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Dreamonomics: How content-powered businesses grow from reach to resilience

Transforming content audiences into sustainable business value

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Transforming content audiences into sustainable business value

Earlier this year, Mastercard's *Dreamonomics* report explored how small businesses (SMEs) are redefining growth in an increasingly complex world, balancing ambition with resilience as they adapt to rapid technological, economic and societal change. This report explores how a new generation of content-powered businesses is redefining entrepreneurship itself.
The global creator economy is forecast to reach $1,345.5 billion by 2030, currently largest in North America with strongest growth momentum in Asia Pacific. Today, entrepreneurs globally are building audiences, growing communities, establishing credibility and creating entirely new sources of revenue from digital content they produce. For some, content supports the business; for others, it is the business.

This report takes a closer look at this growing segment of content-powered businesses, which includes Business Creators — businesses that use content to attract customers for their product or services — and Content Creators, for whom content is the product. It explores the different ways they are growing, the challenges they face, and how a new generation of business builders are turning creativity, expertise and community into commercial opportunity.

We pay particular attention to what we learned from creators in the United States, where in October 2026 the U.S. Small Business Administration issued historic guidance recognizing Content Creators as small businesses for federal lending and contracting program eligibility. This, and what content-powered businesses tell us of their experiences, points to a broader shift in entrepreneurship: As new technology and a proliferation of platforms make content creation more accessible than ever, the challenge is no longer simply getting noticed, it's turning engagement into sustainable growth.

At Mastercard, we believe these content-powered businesses represent an important part of the future economy. Like all businesses, they need financial resources that help them operate more formally. That's why we're committed to helping businesses simplify complexity, manage growth with confidence and access the tools and solutions they need to thrive.

The findings that follow reveal a creator economy entering its next chapter, one where success is measured not just by reach, but by long-term resilience.

Content is reshaping how small businesses are built

Three quarters (73%) of SMEs now create content as part of running their business and for two in five (40%), content has moved beyond marketing to become a meaningful driver of growth, customer acquisition or revenue.

But beneath that trend are two distinct models.

BUSINESS CREATORS

Content fuels the business

Business Creators have a product or service at the heart of their business. Content helps them reach new audiences, attract customers and accelerate commercial growth:



of personal income comes from their core business

For Business Creators, growth is fundamentally commercial, turning reach and engagement into sales:



62% want to grow revenue

56% want to acquire new customers

As their businesses grow, so does the complexity behind them:



82% say integrated solutions are important to their success

CONTENT CREATORS

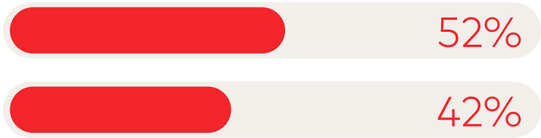
Content is the business

Content Creators start with content, audiences and communities, then turn that engagement into income through advertising, partnerships, subscriptions, affiliate revenue and other sources:



of personal income comes directly from content creation

Audience growth is closely connected to economic opportunity:



52% say growing their social media presence is a top business goal

42% prioritize fast growth even when it means taking risks

Content Creators are building businesses, but their financial infrastructure hasn't caught up with how they earn:



59% use personal accounts for their business



42% use a personal credit card to fund their business

The takeaway

Financial service providers must help creators turn momentum into resilience.



Search “Mastercard Business Builder” to learn how you can help.

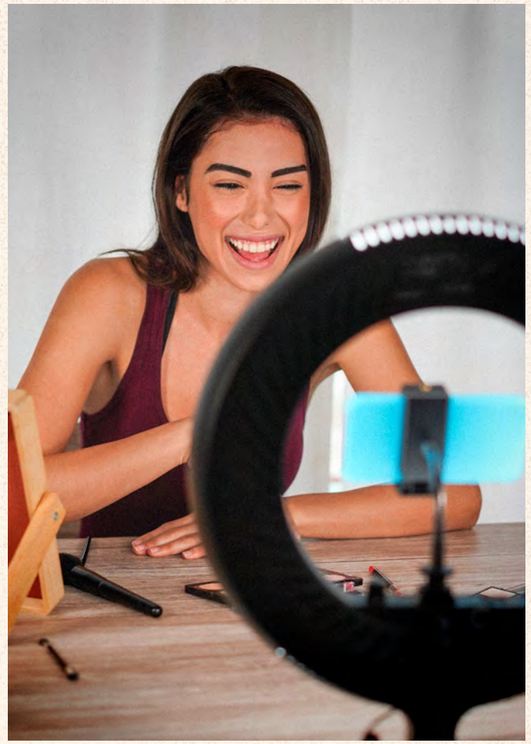
The rise of content-powered businesses

For generations, businesses were built first and marketed later. Today, that relationship is increasingly being reversed. Small businesses can build audiences, establish credibility and attract customers before ever launching a product or service.

This shift is already widespread. Nearly three quarters (73%) of SMEs now create content as part of running their business, while two fifths have become content-powered businesses, using social media, video and blog content as a meaningful driver of growth, customer acquisition and revenue. The rise of social platforms, digital commerce and AI-powered tools has dramatically lowered the barriers to entry. Content is no longer simply a marketing tool, it has become a business asset, helping entrepreneurs build communities, deepen customer relationships and — in some cases — diversify their revenue streams.

Many have embraced a highly digital approach to growth. They are active across multiple platforms, continuously engaging audiences and experimenting with new tools and technologies. But juggling multiple revenue streams and stitching together disconnected business tools can quickly create complexity, making sustainable growth just as important as visibility.

Taken together, these trends suggest that content is transforming more than marketing — it's transforming how businesses are built. If the first era of the creator economy was defined by reach, the next will be defined by depth, by building resilient businesses that last. How creators get there, though, depends on the kind of business they are building.



73% of SMEs create content for their business

40% of SMEs are content-powered businesses

Two paths to creator entrepreneurship

The creator economy is often discussed as though it represents a single type of entrepreneur. In reality, our research reveals two distinct content-powered business types, each with its own motivations, challenges and perspectives on growth: Business Creators and Content Creators.

Both groups rely on content to power their businesses, both use digital platforms to reach customers and audiences and both are reshaping traditional ideas of what entrepreneurship looks like, yet the role content plays in their businesses is fundamentally different.

Business Creators: Using content to fuel commerce

For Business Creators, content is a powerful growth engine. These entrepreneurs use content to attract customers for their product or service, establish expertise and differentiate themselves in an increasingly crowded marketplace.

This group includes businesses such as consultants, retailers, coaches, professional service providers and hospitality businesses. They skew young (55% Millennial) and urban (73%), with a sizeable portion of our survey respondents (29%) across the Middle East and Africa region. Their products and services remain at the heart of what they sell, but content has become an increasingly important asset.

The data illustrates this distinction clearly. On average, Business Creators derive 74% of their personal income from their core business activities, using content to generate awareness, drive engagement and accelerate customer acquisition. Online channels are their preferred platforms for this content: Two fifths (41%) agree growing their social media presence is a top business goal, significantly more than non-creators.

Business Creators are highly engaged with technology and financial services, with 61% describing themselves as early technology adopters compared to 44% of non-creators. But digital confidence doesn't make growth simple. As businesses scale, managing customer relationships, payments, marketing channels and operational workflows becomes increasingly difficult. For this group, content may open the door, but sustainable growth depends on what happens once customers walk through it.



Content Creators: Turning audiences into income

Content Creators follow a different model altogether. For them, content is not simply a tool for growth — it's the product, the service and a primary source of revenue. Their businesses are built around audiences, communities and influence, generating income through sponsorships, subscriptions, advertising, affiliate partnerships, digital products and content licensing. They tend to be much younger (27% Gen Z, 58% Millennial) and urban (80%), and a significantly higher proportion of Content Creators among survey respondents are based in Asia-Pacific (30%) and Latin America (27%).

On average, 44% of their personal income comes directly from content creation, rising to 47% among those in the U.S., highlighting the extent to which audience engagement has become an economic asset. Diversified income streams include advertising revenue (62%), brand sponsorships or paid partnerships (52%), affiliate links or referral fees (52%) and fan subscriptions or memberships (46%).

The opportunities associated with this model can be significant. Digital platforms have enabled creators to build businesses around expertise, creativity and personal passions in ways that would have been difficult to imagine even a decade ago. A creator in London, Lagos or São Paulo can reach global audiences and develop multiple revenues from a single piece of content.

Yet this comes with challenges. Income can fluctuate; platform algorithms can change overnight. Income often arrives from multiple sources at irregular intervals, creating uncertainty and making financial planning more complex.

More than half (54%) of Content Creators expect their businesses to reach maturity over the next five years, despite just 15% describing their businesses as mature today. That is a rapid leap, and maturing that quickly is rarely straightforward. Building an audience is one thing; building the business behind it, with the accounts, cash flow and systems that make it last, is quite another. The most successful are increasingly focused not just on growing audiences, but on building the operational and financial foundations required for long-term success.

44%

of a Content Creator's personal income comes directly from content creation



Different models, shared pressures

Despite their differences, Business Creators and Content Creators face a number of common challenges. Both groups operate in increasingly fragmented digital ecosystems, both rely heavily on technology and both must manage a growing number of platforms, tools and customer touchpoints.

On average, content-powered businesses actively maintain a presence on four social platforms. While this creates opportunities to engage broader audiences, it also introduces considerable operational complexity. This tension sits at the heart of the modern creator economy. Digital tools have made entrepreneurship more accessible than ever before, yet success increasingly requires navigating an expanding network of platforms, providers and revenue streams.

As these businesses mature, their needs begin to converge around a common goal: simplifying growth.



A nuanced attitude to business growth

Ask a content-powered business what growth means, and the answer depends on who you ask. For Jake, a U.S. Business Creator who turned a solo kitchen project into an eight-figure drink-mixer brand sold through retail, Amazon, TikTok Shop and his own website, content is part of the sales engine: his social following grew by around half a million this year alone. For Gabrielle, a full-time Content Creator in the New York area, growth means turning her audience into brand deals, speaking engagements, book projects and even influencer careers for her dogs. Both are ambitious, but they are building towards different things.

For Business Creators, growth is primarily commercial. Their top business goals are to grow revenue (62% globally, rising to 72% in the U.S.) and acquire new customers (56% globally, rising to 64% in the U.S.). Sustaining growth requires them to build skills and knowledge for running, improving or expanding their businesses; keep up with rapid technological advancements, and improve efficiencies by upgrading or adopting new business tools, technology or workflows.

Content Creators share the same top goals, as well as wanting to grow their social media presence (52% agree), closely followed by improving website and digital user experience for their audience to consume their content better (46% agree), both ranked significantly higher than non-creators. That's because audience growth isn't simply a marketing metric, it's closely connected to their economic opportunity.

> *"I think it's important to stay scrappy and always evolve my content based on demand and to get more followers."*
>
> Content Creator, U.S.

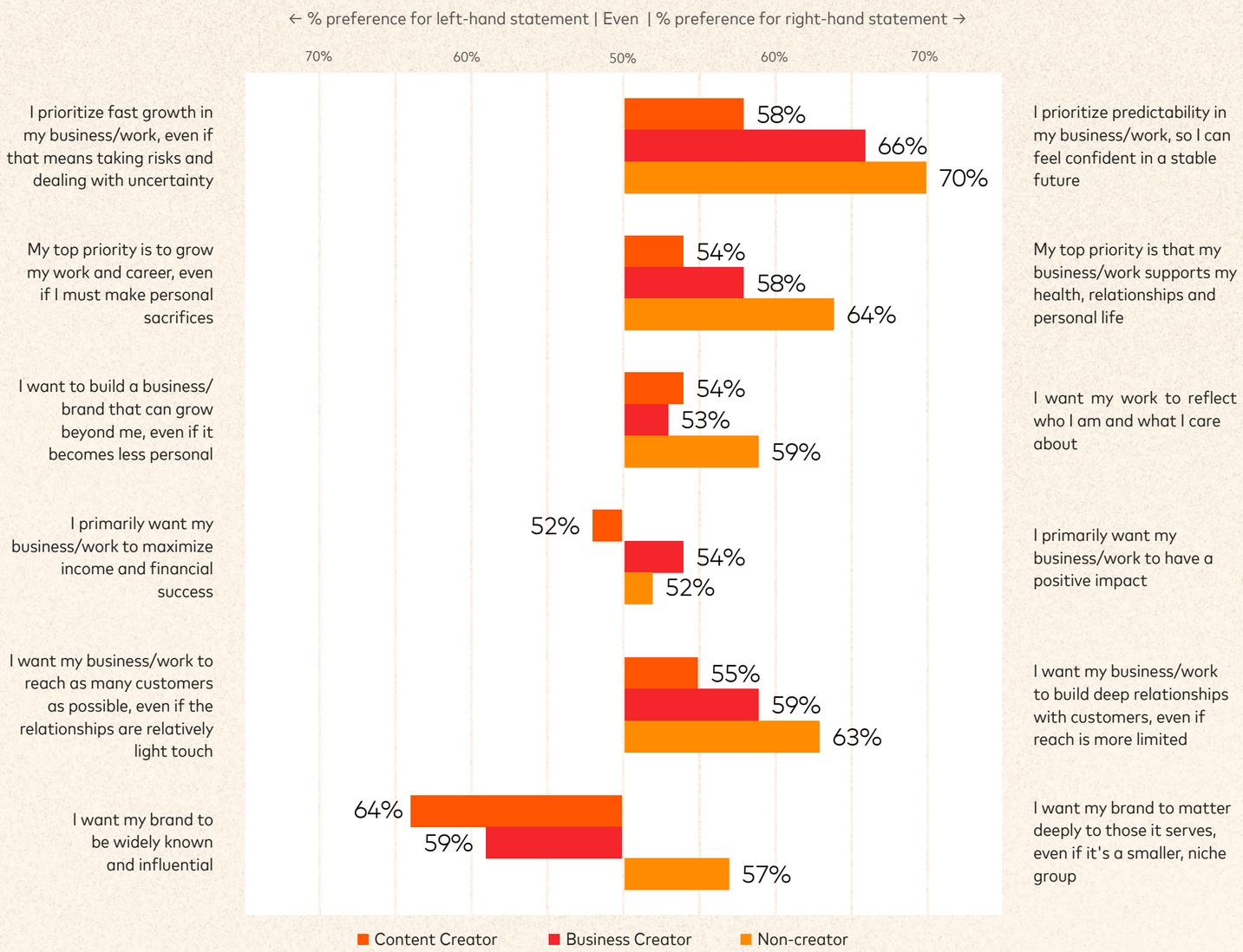
#1

business goal for creators is to grow revenue

#2

business goal for creators is to acquire new customers

Attitudes to growth: Creator types vs. non-creators



Non-creators n=3,968; Content Creators n=600; Business Creators n=2,047

Like all SMEs we explored in our Dreamonomics report, content-powered businesses lean towards predictability and work that supports their wellbeing. However, Content Creators are materially more growth-oriented than non-content powered businesses and typically moreso than Business Creators. Sixty-four percent of Content Creators want their brand to be widely known and influential and 42% prioritize fast growth even if it means taking risks.

To accelerate growth, Content Creators are embracing artificial intelligence (AI) at pace. Two fifths report the top benefits of AI are customer communication (39%), marketing and content creation (38%) and helping to attract and target customers (37%), all significantly higher than non-creators. In the U.S. interest in AI is even more pronounced, with 69% of Content Creators and 73% of Business Creators reporting more excitement than unease, while non-creator U.S. businesses lag in enthusiasm for the technology (55%).

These early adopters are using AI to do more with less, automating the admin-heavy work that would otherwise compete with creating content. For SME service providers, that sets a new bar: creators who already rely on AI to run their front office will expect the same speed, intelligence and integration from the financial and business tools behind it. Providers that build AI into everyday operations, from payment reconciliation to cash-flow planning, will be best placed to win a fast-growing segment with high demands.

Growing pains: Why creators are outgrowing their financial tools

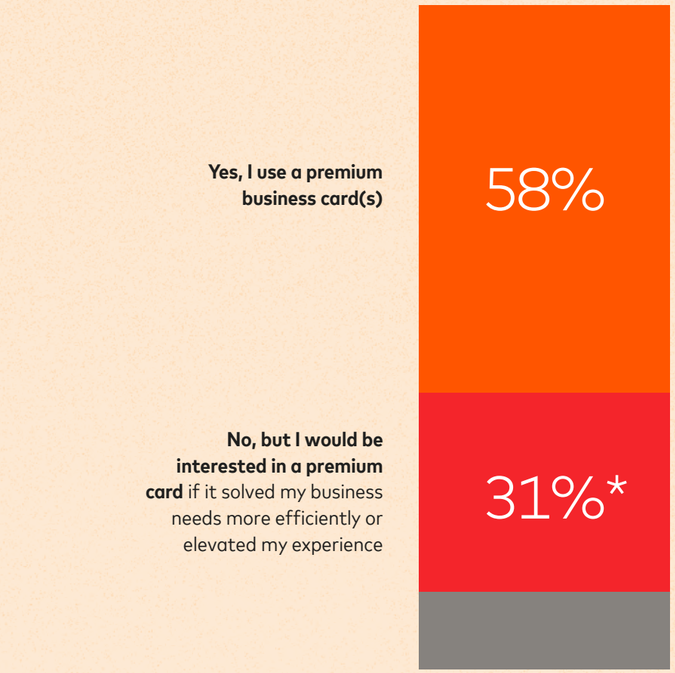
One of the great promises of the digital economy was simplicity. Platforms made it easier to reach customers, online marketplaces reduced barriers to entry, payments became faster, commerce became more accessible, and powerful business tools became available to entrepreneurs of every size. Yet for many creator businesses, growth has introduced complexity.

This is especially true for Business Creators. While content helps drive customer acquisition and growth, scaling a business requires entrepreneurs to connect previously separate functions, from commerce and payments to marketing and customer management. Unsurprisingly, 82% say integrated solutions are important to their success and 63% say they would prefer bundled solutions that allow them to manage more of their business in one place.

As creator businesses continue to scale, the winners will not necessarily be those with access to the most tools. Increasingly, they will be those able to connect their tools, streamline their operations and focus their energy on creating value rather than managing complexity. And that value is something they're willing to pay for: Two thirds (63%) of Business Creators are willing to invest in premium financial tools and services to help them run and scale their businesses more seamlessly, as are 61% of Content Creators, compared to 49% of non-creator businesses. A majority of Business Creators globally who use business credit cards are already benefiting from premium rewards, ranging from travel perks to cybersecurity and concierge services.

Interest in premium rewards is highest among Business Creators

Among those who use business credit cards:



* significantly higher than non-creators

But not all content-powered businesses have the same experience of financial products today. Seven in ten (71%) Business Creators globally use business-specific accounts, significantly higher than non-creators, but 53% globally use personal finances. A quarter (24%) are using both business and personal accounts, while 29% use personal accounts exclusively.

When it comes to funding their businesses, those in the U.S. are significantly more advanced. While 46% of global Business Creators use business credit to fund their business, 64% of those in the U.S. have done this, compared to 45% of U.S. non-creators.

Slightly fewer Content Creators use business-specific accounts (65%) and two thirds (59%) use personal accounts for their business, including 35% who exclusively use personal accounts. They're using personal credit cards for everything from travel expenses (60%) to office supplies (48%) to utilities and taxes (44%). More than two fifths (42%) use a personal credit card to fund their businesses, compared to 33% of non-creator SMEs, instead of seeking business loans or credit. This reliance on personal tools isn't all by choice.

More than a quarter (27%) of Content Creators lament limited access to specialized business resources and 23% feel financial institutions don't understand their business. It's little wonder then that loyalty to their financial service provider is lacking: 61% would consider switching their primary bank, and 36% are likely to consider online institutions.

Their leading motivators are highly practical: 29% of Content Creators seek business cards that are clearly designed for how they actually operate, while 28% want to reduce the risk of their business/work expenses affecting their personal finances. Beyond payments, Content Creators are most interested in payment management and reconciliation tools (44%), financial planning and budgeting tools (41%) and cybersecurity services (38%), all significantly moreso than non-creators. This represents an important evolution in the needs of the creator economy, from informal to formal businesses with specialist demands.

59%

of Content Creators use personal accounts for their business



Gen Z: From followers to founders

Gen Z offers perhaps the clearest view of where content-powered entrepreneurship is heading. For this generation, building an audience and building a business are often part of the same journey, and many start with the audience: In our study, Gen Z make up 27% of Content Creators globally (30% in the U.S.), and Gen Z Content Creators outnumber Gen Z Business Creators by around two to one. They are digital natives in every sense. Six in ten (62%) are often the first among their peers to try new technology for their business, and nearly all (98%) use digital payment methods.

Yet digital confidence doesn't always translate into business confidence, and Gen Z creators know it: 77% say building business knowledge and skills is a key goal over the next five years. Like the wider creator economy, many are operating as businesses before they bank like businesses. Two in five (40%) Gen Z Content Creators use personal credit cards to fund their work, and with personal brand and business so closely entwined, almost half (48%) cite burnout or stress as a significant challenge.

That gap is also an opening. Two thirds (66%) of Gen Z Content Creators would consider switching their primary financial institution, and 65% of Gen Z creators are willing to invest in premium tools that help them run or scale their business. Compared with Millennial creators, they place greater weight on faster credit approvals, lower fees and access to business services such as payroll. For SME service providers, Gen Z is both a growth audience and an early signal of what the next generation of small businesses will expect: financial tools that are simple, connected and built around how they actually earn. Those that meet them early on the journey from followers to founders will be best placed to grow with them.



Note: Gen Z Content Creators in this survey totaled 164 individuals. Data should be used as indicative.

Closing: The next chapter of creator growth

The first chapter of the creator economy was defined by visibility: Success was measured through followers, reach, engagement and views. Platforms rewarded audience growth, and creators focused on expanding their presence across an increasingly interconnected digital landscape. For many entrepreneurs, these metrics remain important. Attention still matters, audiences still create opportunity, visibility still drives scale. But as the creator economy matures, the definition of success is beginning to evolve.

The most pressing questions facing creator businesses today are no longer solely about how to attract attention. While content-powered businesses lean further towards growth than other SMEs, growth is not one-dimensional. Some want to scale fast, some want to build reach, and others are still laying the foundations that make growth sustainable.

Across both Business Creators and Content Creators, our research points to a growing desire for simplicity, efficiency and stability. Entrepreneurs are looking for ways to manage multiple revenue streams more effectively, reduce administrative burdens and gain greater visibility over their operations. The popularity of integrated and bundled business solutions reflects a broader shift away from accumulation and towards consolidation.

For Business Creators, this means transforming audience engagement into sustainable commercial growth. For Content Creators, it means turning creativity and influence into durable, scalable enterprises. Because ultimately, the future of the creator economy is not a story about content, it's a story about entrepreneurship. And the next generation of successful entrepreneurs will be those who can make the journey from reach to revenue, and from revenue to resilience.



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