

INDUSTRY INSIGHTS MONETIZATION

Collective Voice 2025 Monetization Trends Among Next-Gen Creators Report

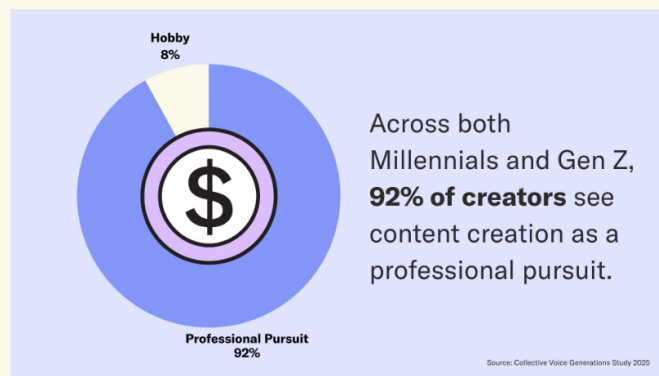
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Gen Z is leading the next era of creator monetization. They're not just dreaming of becoming creators, they're entering the creator economy earlier, with purpose and strategy. Unlike Millennials, who remember a time before social media and adapted as platforms evolved, Gen Z has grown up in a world where digital commerce and creator monetization tools are the norm. They've only ever known a version of the internet where creators can and should earn from their content. This expectation has shaped a new generation of intentional, business-minded creators who demand fast, frictionless tools and partnership models that put them in control.

Affiliate marketing reflects this shift: 83% of creators are already familiar with it, and nearly half have been active on affiliate platforms for over a year. It's no longer an emerging opportunity; it's a foundation. But experience levels vary by generation. While Millennials tend to have more affiliate tenure and higher expectations around data, transparency, and payouts, over half of Gen Z creators are still in their first year, signaling both opportunity and urgency to meet their needs with intuitive, day-one monetization solutions.



Content Creation Is A Career, Not A Side Hustle

Across both Millennials and Gen Z, 92% of creators see content creation as a professional pursuit with creators investing in tools, monetization strategy, and community building just like any other small business. For brands, this signals a major opportunity to partner with creators as small businesses and borrow their equity to grow your business. Shared values and co-creation are essential to building authentic partnerships that deliver ROI. In practice, transparent content licensing agreements, fair compensation, and respect for creative freedom are the investments brands need to make in building long-term relationships with creators. Recognizing creators as business owners lays the foundation for trust and deeper collaboration, and a higher LTV on your creator content marketing investments.

Gen Z Leads With Intentional Strategy And Community Focus

Gen Z creators aren't falling into content careers by chance; they're building them with intention. From day one, they approach audience growth through a monetization lens, seeking out tools that enable long-term, scalable success. Affiliate marketing has become their go-to model, offering

autonomy, recurring revenue, and ease of use that aligns with their entrepreneurial mindset.

But for today's creators, success isn't just about follower counts or income. Instead, it's rooted in meaningful connection. According to the Suzy data, 26% of creators define success as building an engaged community, the most common definition across both Gen Z and Millennial respondents. By contrast, only 3% define success by brand deals and just 2% by work-life balance, underscoring a shift away from vanity metrics toward purpose-driven growth, authenticity, and lasting impact. Across both cohorts, building and engaging their communities outranks every revenue-related goal. They're able to successfully monetize because trust is prioritized.

Plug-And-Play Tools Power Gen Z's Monetization Mindset

Gen Z has grown up watching creators turn content into income, and they expect to do the same quickly. They adopt a "creators learning from creators" mindset and choose tools that deliver instant earning potential. They reject platforms with complicated setups, slow payouts, poor integration, and clunky daily use—barriers they cite far more often than Millennials. They demand real-time performance tracking, responsive support, and fast payouts. If a platform feels slow or outdated, they move on. To keep Gen Z engaged, platforms must deliver speed, simplicity, and zero gatekeeping. Fast and frictionless is the standard.



1 in 3 Gen Z creators rank easy-to-use monetization tools as their top priority when selecting affiliate linking partners.

Source: Collective Voice Generations Study 2025

It's no surprise that 1 in 3 Gen Z creators rank easy-to-use monetization tools as their top priority. They favor plug-and-play models, such as link-in-bio features, cross-platform compatibility, and DM automation over manual or multi-step platforms. This preference shows up in how they earn: 85% of Gen Z creators rely on native in-platform payouts, seven points higher than Millennials, and they're significantly less likely to run off-site newsletters or blogs (27% vs 36%).

Despite shifting trends, content remains dynamic, and what creators share today can keep earning over time. Automation keeps their storefront open 24/7, engaging customers effortlessly. The most valued monetization tools offer this autonomy and integrate seamlessly into existing workflows without requiring new skills or lengthy onboarding.

Diverging Strategies Across Generations

Millennials are significantly more interested in diversifying their income streams than Gen Z. They report higher interest across nearly every monetization method beyond affiliate and brand partnerships, including subscriptions (+9 percentage points), ad revenue (+11 percentage points), product sales (+7 percentage points), and paywalled content (+5 percentage points). This generational shift highlights two distinct approaches: Millennials build layered, multi-channel monetization strategies, while Gen Z prioritizes streamlined, platform-native tools. Most notably, 85% of Gen Z relies on direct pay-outs compared to 78% of Millennials, emphasizing that younger creators are leaning into simplicity and speed over complexity and scale.

These approaches align with each generation's broader digital behaviors. Millennials bring far deeper affiliate-platform tenure and are comfortable navigating complexity and evolving models. According to Suzy's data, 64% of Millennials have more than a year's experience, compared to Gen Z's 42%.

On the other hand, Gen Z values immediacy, transparency, and integrated tools that enable them to monetize from day one, treating content creation as a business from the start. They're significantly more likely than Millennials to choose link-in-bio tools based on affiliate monetization features, reinforcing that affiliate links are their primary earning strategy.

To succeed, brands must tailor influencer strategies accordingly. For Millennials, invest in multi-platform campaigns that include affiliate, subscriptions, and direct sales. For Gen Z, prioritize in-platform monetization that rewards authenticity and speed, like native affiliate integrations, live shopping, and gifting. A one-size-fits-all strategy is no longer viable, generational nuance is the new performance driver.

Gen Z Isn't Here For Gatekeeping

For Gen Z, exclusivity doesn't build intrigue, it builds distrust. Raised in an era of open-source content, this generation gravitates toward transparency, community, and accessibility. Models that put content behind a paywall feel out of touch with how they and their audiences engage online.

Gen Z significantly under-indexes on setting goals to monetize via subscription sign-ups (74% compared to Millennials' 83%).

Subscription-based or gated models simply don't resonate with Gen Z. Only 74% set monetization goals around subscription models (compared to 83% of Millennials), signaling that Gen Z views subscriptions and paywalls as friction, not value. Instead, they overwhelmingly favor affiliate tools that allow them to share content freely while still earning. They want to monetize without compromising reach or authenticity, and affiliate marketing offers that balance. Platforms and brands that cling to closed ecosystems risk alienating a generation that values openness above all. To earn their trust, brands must trade gatekeeping for generosity, prioritizing open affiliate programs, creator-led campaigns, and tools that reward transparency.

“Gen Z creators are rewriting the rules of affiliate marketing.”

CLAIR SIDMAN
VP of Marketing, Collective Voice

“Gen Z creators are rewriting the rules of affiliate marketing,” said Clair Sidman, vice president of Marketing at Collective Voice. “Emerging creators want tools that meet them where they are in their creator journey, often just starting out with less than a year of experience in affiliate marketing. They’re looking for speed in link creation, transparent analytics, and the education needed to build authentic community connections. We’re proud to lead the way in building the tools and education to equip creators to thrive in the evolving affiliate marketing space. Platforms that don’t adapt to these evolving preferences will be left behind.”

Under Sidman’s leadership, Collective Voice has focused heavily on product innovation and education—delivering creator-first tools that prioritize ease of use and community growth. Recent launches include AI-powered features like Shop the Look, which automates DMs with affiliate links and allows creators to earn in real time—so they never miss a commission just because they weren’t online.

“From our research, the top ask from Gen Z creators was to learn from other creators, which is why we built the groundbreaking Creator-in-Residence program, which fosters sustainable creator growth through education and mentorship, no gatekeeping here. This generation is directionally more inclined to choose a link-in-bio service based on recommendations from other creators.”

“Creators’ needs are at the center of everything we do,” Sidman added. “This report is not just data, it’s a call to action for platforms and brands to rethink how they support and empower the next generation of creators.”

The future of social commerce is fast, community-first, and rooted in trust. Brands that embrace flexibility, streamline collaboration, and treat creators as strategic partners, not just distribution channels, will be the ones to lead in 2025 and beyond.

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