CROWDFUNDING AS AN INFLUENCERS FORM OF FINANCIAL REWARD

Justyna Ziobrowska-Sztuczka

Abstract

Purpose. Crowdfunding is the process of raising funds online for a specific project, venture, or initiative by collecting small amounts of money from a large number of people, known as backers or donors. This article aims to assess the potential for online creators to use crowdfunding to fund their day-to-day activities and to implement major social and business projects. The strengths and weaknesses of the use of this form of funding by online creators are discussed and the prospects for further development of crowdfunding in this area are indicated.

Methods. The article refers to specific examples and cases of influencers and crowdfunding platforms. This method helps illustrate real-world applications and results by providing concrete examples to support the theoretical analysis.

Results. The analyses carried out indicate that influencers often use crowdfunding to involve their community in the development process of a given project and to be able to ensure their participation in the further development stages of the project. However, this is not their only source of financial support. Influencers often use different sources of funding at the same time, such as sponsorship, participation in various promotional events, or collaboration with brands, which allows them to diversify their income and increase their financial stability.

Keywords: crowdfunding, influencer, media, online platform, sponsorship

JEL Classification: G41, M31, 035
Probably everyone who starts such a campaign has to face thoughts like: how to ask when in today's world everyone wants something and we do not give too often, often with hard-earned money. People are not looked upon very favorably, who is asking for money. - Joanna Pilatowicz

Introduction

Between 1994 and 1999, the first social networking sites appeared on the market, such as The Palace (1994), Six Degrees (1997), MoveOn (1998), LiveJournal, Black Planet, Napster, Blogger, and Epinions (1999). SixDegrees.com was the first online networking system (Popiolek, 2015, pp. 65-67). It became popular but had no impact on the online community, which was still very immature. After a few years, Facebook (2004) became one of the most influential and popular social media in the world (Musial, 2011, p. 313). Its rapid growth and widespread use have influenced the way people communicate, share information, and build relationships online to this day. Nowadays, social media plays a very important role, providing a basis for both individual and community action. We live in a world of constant flow of huge amounts of information through social media. This flow is global, and its space is the Internet with the whole spectrum of possibilities offered. The increased accessibility of the Internet and the development of social media have enabled easier and more direct contact between creators and their communities. Traditional media such as television and newspapers are losing popularity and consumers are moving to digital platforms such as social media - in addition to Facebook, these include Instagram, TikTok, YouTube, and blogs, for example. Influencers create content tailored to these new platforms, which attracts the attention of their community. They build trust with their community through regular contact, interaction, and providing valuable content. This trust makes their recommendations and opinions more credible to their followers. Influencers offer content that is more personalized and authentic than traditional advertising. Their community feels connected and engaged, which translates into more effective promotion of products and services. All this makes crowdfunding more effective and easier to implement. It is an interesting alternative to traditional sources of raising external capital especially now that banks and investors are reluctant to put money into risky projects. This paper aims to assess the potential for online creators to use crowdfunding to finance their day-to-day activities and to implement major social-business projects. The article refers to specific examples and cases of influencers and crowdfunding platforms. This
Crowdfunding as an influencers form of financial reward

method helps illustrate real-world applications and results by providing concrete examples to support the theoretical analysis.

1. Influencers and their sources of funding

The word influencer comes from the term 'influence', which means 'to exert influence' (Kuczamer-Kłopotowska, Piekarska, 2018, p. 163). Thus, influencer refers to a person with the ability to influence potential buyers of a product or service by promoting or recommending it on social media (Oxfordlearnersdictionaries, 16.07.2023). Influencers are distinguished by the fact that they build their message based on direct and personal relationships with their audiences, thus influencing their purchasing decisions (Tworzydło, Życzyński, Wajda, 2019, pp. 134-146). They are individuals who have an outsized influence on other individuals and the decisions they make. Their community is centered around a specific topic that they are passionate about (Stopczyńska, 2021, p.139). Influencers are active in various fields such as sports, health, fashion, beauty, travel, lifestyle, technology, or video games. In practically every category, an online influencer can be found who specializes in it. In addition, influencers are eager to share their privacy and replace direct interpersonal contacts with communication via the Internet (Pawlak, Nierebiński, 2011, p. 325). Influencers can be divided into those who provide high-quality, premium content such as 'prawomarcina' (prawomarcina, 2023), and those who have high reach but provide low-quality content and their activities are mainly based on generating controversy. An influencer is sometimes referred to as a celebrity. Although the two terms are different, the professions performed have much in common. From a psychological point of view, celebrities only become famous through media exposure. Their online activity is derived from the word 'celebrate', which implies constant celebration. The development of social media has redefined the notion of fame and merit, juxtaposing them with dubious achievements and worthless messages (Cashmore, 2006, pp. 7-8). Influencers can be considered so-called pop celebrities who are distinguished by their lifestyle, including their style of dress. They often act as trendsetters¹, create styles and introduce fashions. An important tool in building their brand is social media, through which it is possible to have almost direct contact with the influencer (Garwol, 2020, p. 38). The most well-known and influential influencers in 2022, who are often also seen as pop celebrities, are shown in Table 1.

Table 1. The most popular Polish influencers in 2022

<table>
<thead>
<tr>
<th>User name</th>
<th>Field</th>
<th>Popularity</th>
<th>Number of fans</th>
</tr>
</thead>
</table>
| Trend-setter, pioneer of dressing styles and lover of expensive gadgets.

¹ Trend-setter, pioneer of dressing styles and lover of expensive gadgets.
According to the 'Most Popular Influencers 2022' Report, the most popular influencers in 2022 who make up the world of influencer marketing in Poland includes Robert Lewandowski, Weronika Sowa, and Anna Lewandowska. For an influencer, i.e. a kind of brand ambassador, to record success in the field of his/her professional activity and arouse the desired emotions in the recipients of the messages, he/she should represent certain specific characteristics that appeal to specific, mainly young consumers (Lim et al., 2017, pp. 19-21; Stopczyńska, 2018, p. 108; Woods, 2016, p. 6; Mamta, Deepti, 2014, pp. 16-19): sociability, extroversion, willingness to spend leisure time with others; coming from different social classes, sometimes occupying prominent positions; being specialists in a particular field; being involved in opinion-forming activities and communicative (Bognar et al. 2019, pp. 301-309).

There is no doubt that the individuals listed in Table 1 represent just such qualities. As Wielki points out, the most important factors determining the effectiveness of digital influencers include trust in a specific person as an authority (37.2%), credibility of the message (25.4%), lack of anonymity characteristic of digital advertising (18.9%) and linking the message to a specific person (17.9%) (Wielki, 2019, p.102).

Table 2 shows the main sources of funding for the activities of online creators such as the launch of their product, collaboration with well-known brands, streaming, or participation in various events, among others. More recently, in the academic literature, one can even come
Crowdfunding as an influencers form of financial reward

across the term "Economy of Creators", which describes the individual activity of an influencer - an online creator who becomes a brand himself and is less likely to take advantage of the opportunity to enter into cooperation with other brands (Sokolowski, 2021). He or she has many ideas for the product he or she can create: from clothing lines and gadgets to e-books, professional training/courses, and personalized videos/photos that fans can purchase.

Table 2. Main forms of funding for influencer activities

<table>
<thead>
<tr>
<th>Source of funding</th>
<th>Description</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own product or service. Running your shop (merch)</td>
<td>Creating your product or service and marketing it successfully. In this way, the influencer himself or herself becomes a brand less dependent on collaboration with others.</td>
<td>Fashion brand MLE Collection (Kasia Tusk), supplements and nutrients ALLEDEYNN, bars and creams (Kizo), cosmetics Fenty Beauty (Rihanna), ice cream (Ekipa), brand Moiess, Veclaim (Jessica Mercedes Kirschner), dinner with a selected influencer. The fansi.co.uk platform enables creators/influencers to monetize their popularity by selling products, services, and experiences, while their audiences are given access to unique marketable goods (Fansi.co.uk, 2023).</td>
</tr>
<tr>
<td>Collaboration with well-known brands; Sponsorship</td>
<td>A two-way relationship. For the influencer, it is a form of promotion and earning. On the other hand, influencers and the reach of their online channel are being used to promote the products and services of well-known companies. Sponsorship is a form of marketing in which a company or organization financially or materially supports an influencer in exchange for marketing benefits. Sponsorship can take a variety of forms, from financial support and resource sharing to participation in the promotion of products or services (Żbikowska, 2005, pp. 38-39).</td>
<td>India - Trident Hotel: influencers were offered to spend a day at the hotel, along with a full board and the opportunity to enjoy all the activities in exchange for a testimonial and a post on Instagram; America - Dior: promotion of a wide range of foundation shades. 67 influencers were invited to promote 67 shades of foundation, showcasing each of the product colors. They became ambassadors for each shade and published one post each for 67 days (Serwinska, 2022). The WhitePress portal has created a dedicated influencer collaboration platform that allows opinion leaders to be searched for in the database, commissioned, and billed (Whitepress, 2023).</td>
</tr>
<tr>
<td>Creating YouTube videos</td>
<td>Free subscriptions; display ads before, during, and after the film.</td>
<td>SA Wardega, Blowek, ReZigiusz, Naruciazak.</td>
</tr>
<tr>
<td>Paid posts on social</td>
<td>Social media posts like cov-</td>
<td>An influencer with 30,000 followers may</td>
</tr>
<tr>
<td>media</td>
<td>Advertising with an indication of the age of the audience, the reach generated, the type of product, and how it is presented.</td>
<td>receive PLN 500 for one sponsored post, 100,000 fans - PLN 2,500, and over one million followers - even PLN 10,000.</td>
</tr>
<tr>
<td>Participation in events</td>
<td>Participation in various festivals, concerts, and galas. The presence of an influencer at such an event adds prestige and publicity.</td>
<td>A youth camp with the participation of Wersów, Julia Żugaj</td>
</tr>
<tr>
<td>Streaming</td>
<td>In monetizing their streams directly from the platform, the options are two - subscriptions and donations (Drag, 2020, pp. 25-26).</td>
<td>Gaming; culinary; IRL (In Real Life); Travel and Leisure; Izak, Kanal Sportowy.</td>
</tr>
<tr>
<td>Crowdfunding</td>
<td>Regular or occasional fan contributions for the operation of the portal or some project.</td>
<td>Patronite - a subscription crowdfunding model for creators.</td>
</tr>
</tbody>
</table>

Sources: Own compilation based on TikTok, Instagram, Facebook.com, accessed 12.07.2023.

The last source of funding listed in the table, crowdfunding is playing an increasingly important role in the maker economy. It is a response to a growing trend that prioritizes community and its development. With engaged observers, creators can build their brand and create a source of income from their passion.

Transaction value in the Crowdfunding market is projected to reach US$1.14bn in 2023. Transaction value is expected to show an annual growth rate (CAGR 2023-2027) of 2.11% resulting in a projected total amount of US$1.23bn by 2027. The average funding per campaign in the Crowdfunding market amounts to US$7.75k in 2023. From a global comparison perspective, it is shown that the highest transaction value is reached in the United States (US$451.30m in 2023) (Statistica, 2023).

Crowdfunding and how online creators use it will be discussed in detail in the following sections of the article.

2. Definition and models of crowdfunding

Crowdfunding is a funding method aimed at realizing a given initiative of an originator through contributions and micro-sponsorship in the form of small amounts of money made online by many people over a limited period (Frańczuk, 2014, pp. 47-49). It is the funding of a task, idea, or project through an open call for fundraising, using the web so that funders can donate, pre-purchase products, borrow or invest, guided by individual conviction to the offer, the initiator's promise and/or the expectation of a return on capital (Hossain, Oparaocha,
Thus, there are several crowdfunding models in which reciprocity is one of the distinguishing features. Selected models are shown in Table 3. These are donation, reward-based, equity, loan, and hybrid models. It is assumed that reciprocity may be referred to when there is a peculiar relationship between benefits (Wisniewski, 2013), i.e. when there is a bond of dependence of the benefit of one party on the benefit of the other. To establish reciprocity, it is, therefore, crucial to determine whether a person expects something from the other party in return for the transfer of money.

Table 3. Selected crowdfunding models

<table>
<thead>
<tr>
<th>The crowdfunding model</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donation model</td>
<td>Co-funders donate to a project or initiative. They do not expect any specific financial benefit in return for their support. This model is often used for charities, community foundations, and non-profit initiatives. Type of agreement: non-refundable agreement.</td>
</tr>
<tr>
<td>Reward-based model</td>
<td>Co-funders receive specific rewards, usually products or services, in return for their support. The project provider specifies different levels of support, with a different reward associated with each level. Type of agreement: acquisition agreement.</td>
</tr>
<tr>
<td>Equity model</td>
<td>Co-financiers receive shares in the company or project, instead of rewards or products. This means that the co-financiers become shareholders or co-owners and have a potential share in future profits. Type of agreement: Share purchase agreement.</td>
</tr>
<tr>
<td>Loan model</td>
<td>The co-financiers provide loans to the project proponent, who undertakes to repay them with interest within a specified period. Type of agreement: Loan agreement.</td>
</tr>
<tr>
<td>Hybrid model</td>
<td>A combination of different crowdfunding models offers several types of benefits to co-funders at the same time. This could be, for example, a combination of a rewards model and an equity model, where some co-funders receive rewards and others become shareholders.</td>
</tr>
</tbody>
</table>


Online creators most often use a donation, rewards-based, or hybrid model for their activities. They also often engage in charity through crowdfunding. Very rarely do they use a sharehold-
ing or lending model. This is due to the profile of their business, but also to some regulatory uncertainties regarding other forms of financing. In Poland, for a long time, there was no provision defining the concept of crowdfunding or any legal regulation relating to this phenomenon. This has now changed thanks to the provisions of the Act of 7 July 2022 on crowdfunding for economic undertakings and assistance to borrowers - Dz.U. 2022 item 1488 as amended. Under the Act, the activities of crowdfunding providers operating crowdfunding platforms (crowdfunding platforms), both in the investment and lending model, are subject to supervision by the Financial Supervision Commission. To meet the needs of investors and project owners, educational material has been prepared, presenting, among other things, information on what rules govern investment and loan crowdfunding and what risks are associated with these investment methods. On 10 November 2023, the transition period ends. After this date, only platforms that have been authorized by the FSC will be able to provide crowdfunding services for economic purposes. The Act implements EU regulations (as the EU legislator decided to create a single universal solution that will regulate the phenomenon and the operation of crowdfunding platforms at the level of the entire EU). However, the importance of the Polish Act is high, as it was necessary to adapt the EU regulations to the Polish market.

Crowdfunding platforms can also be divided based on the methods and strategies for rewarding market participants that are used for the projects in question. A distinction can be made between:

a) "All-or-Nothing" (All-or-Nothing) - if a project fails, all funds invested in it are returned to the funder. However, they are reduced by the value of the commission of previous transfers in micropayment systems. The project provider does not receive any benefit from the project and an example of a Polish platform using this model is PolakPotrafi.pl;

b) "All" (Keep-it-All) - in contrast to the previous model, in this case, the provider keeps all collected payments if the model fails. By the same token, however, he or she bears all additional costs, e.g. the already mentioned commission costs;

c) Intermediate solutions, e.g. "all and more" (All&More) - in this model, the financiers and sponsors lose capital and the project proponents can keep the money received so far in case the project does not materialize. The amount obtained is a kind of 'reward' for the bidders as well as the platform itself. Some portals offer various gratifications

---

2 Act of 7 July 2022 on crowdfunding for business ventures and assistance to borrowers - OJ. 2022 item 1488 as amended.
Crowdfunding as an influencers form of financial reward

if the funding is successful within a certain time frame and a set amount is raised, e.g. in the form of commission bonuses.

Most crowdfunding platforms operate according to an 'all-or-nothing' model, as other reward-related models create more risk for the sponsor (Dziuba, 2012, pp. 88-89).

3. Overview of crowdfunding platforms used by influencers

Crowdfunding most often takes place through specialized crowdfunding platforms. A crowdfunding platform is an online service used to present projects requesting the capital needed to realize their plan, along with a complete set of information based on which funders can decide to finance the project (Hossain, Oparaocha, 2015, p. 9). Each portal offers its procedures, rights, and services for funding individual projects (Libert, Trzeciak, 2017, p. 257). Projects placed on such a crowdfunding platform rely on three main pillars: expertise, experience, and relationships. In addition, an important aspect of implementing a project on crowdfunding portals is to ensure the high quality of the new product or service (Mollick, 2014). On the Polish market, there are mainly two ways of making donations via a crowdfunding platform, which share a common goal - connecting enthusiasts with their observers and the possibility to donate via the Internet. The first is based on cyclical financial support for a selected artist, his or her initiative, or project. This is the basis of the Patronite platform, which connects authors with people who want to support their passion not only with a good word but also financially (Patronite, 2023). The author can be a YouTuber, blogger, cartoonist, artist, or musician, but also a foundation, association, Facebook fan page, company, project, or sports team. Patrons pay regular monthly contributions to the authors' accounts, which they can use for their activities. Authors gain the opportunity to develop and Patrons gain access to unique prizes, as well as the invaluable awareness of really supporting the passions of others. You can find projects related to music, photography, science, graphics, film, literature, and much more. With a sustainable community around them, online creators have the opportunity to build financial independence. However, they may represent a high entry threshold from the perspective of observers (Patronite, 2023). A second solution is one-off tipping, i.e. putting up a so-called 'virtual coffee'. An example of such a tool is the newly established, free Pomagam.pl LIVE platform aimed at passionate individuals who want to act with the help of the community. The service allows to acceptance of voluntary and one-off contributions from observers (Pomagam. pl LIVE, 2023). The use of crowdfunding by online creators in this way is a form of bridging the gap between unengaged audiences and those who are most active. This is because it is easier to encourage someone to make a non-committal donation at the outset than
to give regular support straight away. The creator publishes new material and places a link to their profile, and the recipient - if they like it - can make a donation. Table 4 shows a selection of crowdfunding platforms for supporting influencer activity not only in Poland but also worldwide.

**Table 4. Selected crowdfunding platforms to support influencer activity**

<table>
<thead>
<tr>
<th>Name of platform</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Patronite</td>
<td>A Polish crowdfunding platform that works on a subscription and support basis for online creators. Similar to the Patreon platform, Patronite allows creators to earn money through regular monthly support from their fans and community.</td>
</tr>
<tr>
<td>2. Pomagam.pl</td>
<td>A Polish crowdfunding platform that exploits the gap between unengaged audiences and the most active ones. Each user is given a list of donors, so they are in constant contact with the people who believe in them and strengthen their relationship with them.</td>
</tr>
<tr>
<td>3. Patreon</td>
<td>Patreon is a platform that allows creators to earn money through subscriptions from their fans. Fans pay a monthly amount and in return receive exclusive content, rewards, or the opportunity to access new content earlier.</td>
</tr>
<tr>
<td>4. Kickstarter</td>
<td>Kickstarter is one of the most well-known crowdfunding platforms that focuses on projects in a variety of fields, including films, games, books, art, product design, and other creative initiatives.</td>
</tr>
<tr>
<td>5. Indiegogo</td>
<td>Like Kickstarter, Indiegogo is a crowdfunding platform that allows creators to raise funds for various types of projects. However, on Indiegogo you can also choose the ‘Keep-it-All’ campaign model, which allows you to keep the funds raised even if the financial goal is not reached.</td>
</tr>
<tr>
<td>6. GoFundMe</td>
<td>It combines collections for both the typical project funding model and those related to accidents, illnesses, tragedies, disasters, and support for education.</td>
</tr>
<tr>
<td>7. Buy Me a Coffee</td>
<td>A platform that allows fans to support their favorite creators by offering them a token 'coffee' (or other amount of support).</td>
</tr>
<tr>
<td>8. Tipeee</td>
<td>A crowdfunding platform that allows online creators to collect micropayments from their community. The platform is particularly popular with creators from France.</td>
</tr>
</tbody>
</table>

Influencers who have strong and dedicated communities can use their popularity to promote crowdfunding campaigns on platforms such as Kickstarter, Indiegogo, GoFundMe, or Patreon. Typical projects for which influencers can raise funds include, for example, creating new products (cosmetics, books, CDs), and organizing fan meet-ups, concerts, or charity events.

**4. SWOT analysis of crowdfunding**

A SWOT analysis for crowdfunding used by influencers helps to understand the strengths and weaknesses of this marketing strategy, as well as to identify the opportunities and threats it can bring. Table 5 shows the SWOT analysis for crowdfunding used by influencers.
Table 5. SWOT analysis for crowdfunding used by influencers

<table>
<thead>
<tr>
<th>Strengths</th>
<th>Weaknesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>a source of regular or occasional financial support for influencer activity;</td>
<td>costs associated with organizing a crowdfunding campaign;</td>
</tr>
<tr>
<td>influencer influence and reach;</td>
<td>some influencers may have credibility or trust issues, which can negatively affect the image of the crowdfunding campaign;</td>
</tr>
<tr>
<td>building trust and authenticity among fans, which encourages them to get involved in the crowdfunding campaign;</td>
<td>some campaigns may have limited reach if influencers are focused on specific markets or have a narrower group of followers;</td>
</tr>
<tr>
<td>influencers can create interesting and compelling campaigns that attract the attention and engagement of the online community because of their personality traits;</td>
<td>The popularity of crowdfunding among influencers may lead to market saturation and increased competition, making it difficult to stand out from other campaigns (especially for little-known online creators).</td>
</tr>
<tr>
<td>Opportunity to reach new markets and expand the audience (watchers); reach new target groups.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Opportunities</th>
<th>Threats</th>
</tr>
</thead>
<tbody>
<tr>
<td>if the campaign is successful and the influencer raises a certain amount of money, people may be more open to supporting further projects and crowdfunding campaigns;</td>
<td>influencers may misrepresent the campaign, which may negatively affect the image of the project;</td>
</tr>
<tr>
<td>Working with influencers and credible influencers can increase consumer confidence in a given campaign or project;</td>
<td>lack of independence (dependence on contributions from observers/funders);</td>
</tr>
<tr>
<td>reaching out to new sponsors;</td>
<td>lack of control over the results (the outcome of a crowdfunding campaign can be unpredictable;</td>
</tr>
<tr>
<td>building financial stability;</td>
<td>poor campaign management (mismanagement of a crowdfunding campaign can lead to its failure.</td>
</tr>
<tr>
<td>building online recognition.</td>
<td></td>
</tr>
</tbody>
</table>

Source: own compilation based on the literature list.

Based on the analysis carried out, it can be concluded that there are many opportunities and risks associated with the use of crowdfunding by influencers. The key is the skillful use of this form of funding.

Summary

This article aimed to assess the possibilities for online creators to use crowdfunding to finance their day-to-day activities and to implement major social and business projects. The conclusions of this article are as follows:
1. Influencers often use various sources of funding at the same time, such as sponsorship, participation in various promotional events, or collaboration with brands, which allows them to diversify their income and increase their financial stability.

2. Influencers are increasingly and willingly using crowdfunding platforms to fund their activities. This is mainly done through platforms such as Patronite, Patreon, Kickstarter, or Pomagam.pl LIVE.

3. Crowdfunding platforms allow people interested in supporting influencers, projects, non-profit organizations, and other ventures to make donations or contributions online.

4. Influencers most often use the donation and rewards-based crowdfunding model.

5. Because influencers already have a loyal group of followers, they quickly reach a wide range of potential backers of the project on the crowdfunding platform.

6. The high popularity of crowdfunding among influencers can lead to market saturation and increased competition, making it difficult for them to stand out from other campaigns and requiring increased activity.

7. Working with influencers and credible influencers through crowdfunding platforms can increase consumer confidence in a campaign or project.

In summary, crowdfunding provides an opportunity to raise funds from a broad community of people who believe in a project, idea, or creator. This can be particularly useful for influencers who have gathered a wide online community around them.

Bibliography


Crowdfunding as an influencers form of financial reward


Ustawa z dnia 7 lipca 2022 r. o finansowaniu społecznościowym dla przedsięwzięć gospodarczych i pomocy kredytobiorcom – Dz.U. 2022 poz. 1488 ze zmianami


Crowdfunding jako forma finansowego wynagrodzenia twórców internetowych

Justyna Ziobrowska-Sztuczka

Streszczenie

Cel: Crowdfunding to proces pozyskiwania środków finansowych w Internecie na realizację określonego projektu, przedsięwzięcia lub inicjatywy, poprzez zbieranie niewielkich sum pieniędzy od dużej liczby osób, zwanych wspierającymi lub darczyńcami. Celem artykułu jest ocena możliwości wykorzystania crowdfundingu przez twórców internetowych w finansowaniu ich codziennych działalności oraz realizacji najważniejszych projektów społeczno-biznesowych. Omówiono mocne i słabe strony korzystania z tej formy finansowania przez twórców internetowych oraz wskazano perspektywy dalszego rozwoju crowdfundingu w tym obszarze. Metody: Artykuł odwołuje się do konkretnych przykładów i przypadków influencerów oraz platform crowdfundingowych. Metoda ta pomaga zilustrować rzeczywiste zastosowania i wyniki, dostarczając konkretnych przykładów wspierających analizę teoretyczną. Wyniki: Przeprowadzone analizy wskazują, że influencerzy często korzystają z crowdfundingu chcązaangażować swoją społeczność w proces tworzenia danego projektu i móc zapewnić im uczestnictwo w dalszych etapach rozwoju projektu. Nie jest to jednak ich jedynie źródło finansowego wsparcia. Influencerzy często korzystają z różnych źródeł finansowania jednocześnie jak m.in. sponsoring, udział w różnych wydarzeniach promocyjnych czy współpraca z markami, co pozwala im dywersyfikować swoje przychody i zwiększyć stabilność finansową.

Słowa kluczowe: crowdfunding, influencer, media, platforma internetowa, sponsoring

JEL: G41, M31, 035