

FEBRAURY 2026



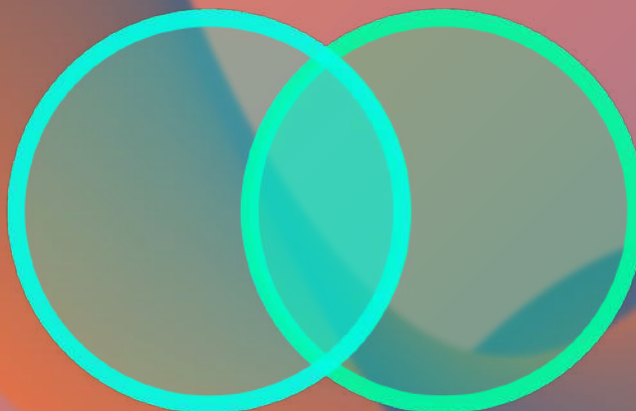
New funding models for creativity and innovation

Special Focus #12
Social Media Observatory



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Data Scientists



Insight Strategists

Insight Scientists



NEXTATLAS

LEVERAGING THE POWER OF THE EARLY ADOPTERS



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AI-enabled Foresight

Leveraging the Power of the Early Adopters

Unbiased Audience Insight

Our proprietary AI pinpoints **innovators** and **early adopters** on social media. This always-on, unbiased AI analysis uncovers emerging innovations before they reach the mainstream

300K+
Early Adopters

40+

Countries (at global level)

15+

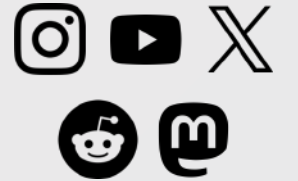
Analysed Languages



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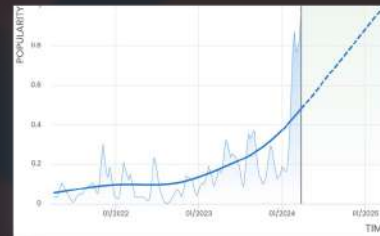
Perfect Balance of Sources

We sift through millions of social media posts across various platforms to identify potential new early adopters specific to each industry's needs.



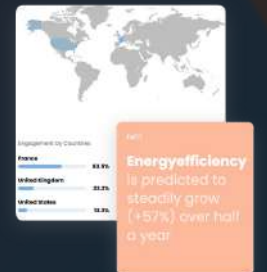
Discovering Weak Signals Before They Go Mainstream

We identify 'weak' signals of major market shifts to **uncover** untapped opportunities. We set up bespoke analysis based on advanced consumer segmentation and the use of bespoke taxonomies to **enrich** research outputs.



Always-on Predictions

We generate and constantly track future trends and behavioural shifts, delivering **short, medium and long terms predictions** which are always up to date.



Data Collection

DATA SOURCES

The data acquisition process involves retrieving information from a variety of social platforms, including YouTube, Instagram, Twitter, and Behance, **leveraging their open APIs to ensure an efficient and transparent procedure.**

Additionally, there is flexibility to incorporate new data sources in response to the dynamic nature of the social media landscape, allowing for **ongoing adaptation and enrichment of the dataset.**

YOUTUBE

- Global user base
- Video content & comments
- Cross-generational

INSTAGRAM

- Worldwide diffusion
- Highly visual
- Cross-industry consumer conversations

BEHANCE

- More than 10 million members, all pertaining the global creative community

REDDIT

- Worldwide diffusion
- Interest-based micro-communities
- Specific vertical discussions



GDPR COMPLIANCE

Nextatlas fully respects the privacy of all involved physical persons, as described in the **privacy policies** that are presented to its users, customers and stakeholders (see links below). The collected data has the purpose of enabling Nextatlas to provide its service, Nextatlas does not conduct additional investigations on the data it collects.

[Privacy Policy](#)

[Author Privacy Policy](#)

The activities of Nextatlas are fully compliant with the **Regulation (EU) 2016/679** ("GDPR", or General Data Processing Regulation):

- Measures are taken **against indiscriminate storage of unnecessary data or data retention for longer-than-necessity timespans** (in agreement with the data minimisation principles stated in Art. 25 of the GDPR),
- Data at rest is fully pseudonymised to **minimise leakage of Personally-Identifiable Information** in case of unwanted or malicious data leaks. **Pseudonymisation** of data at rest is achieved by always storing Personally-Identifiable Information in a pseudonymised form on the database. All machines holding the data do not know how to anonymise/deanonymise, a task that is kept strictly separated on machines which do not hold the data.
- Best-practice **system security measures** and **data leak response plan** are implemented to protect the servers from undesired or malicious access.



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01 CCI's Community

Social Media Observatory

02 New funding models

Special Focus #12

03 Self Taught Finance

Nextatlas Trend

01

CCIs Community Social Media Observatory



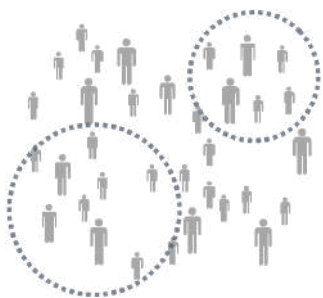
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Our Methodology for ekip

A. COMMUNITY CREATION

01. USER DETECTION

The community is formed by selecting pre-identified users from Nextatlas' early adopters, adding EU policy-related profiles, and then by analysing European creatives' profiles on Behance platform.



02. FILTERING PROCESS

User profiles undergo screening to ensure a higher quality of content within the community. To meet the criteria, profiles must not be spammers, should refrain from posting sponsored content, must ensure a substantial amount of content contribution to conversations, and must be located in Europe.

03. REGION ANALYSIS

Countries within Europe are segmented into the four identified macro-regions, and the presence of profiles is recalibrated to achieve a balanced representation across the different regions.



04. INDUSTRY ANALYSIS

The cultural and creative industry to which each profile belongs is determined.

05. FINE TUNING

Additional factors such as gender and the presence of voices representing macro and micro realities are evaluated to ensure diversity

B. CONTENT EXPLORATION

01. CONTENT ANALYSIS

User-generated content within the community is scrutinised employing NLP techniques alongside a proprietary Computer Vision model. This approach allows the extraction of insights from both textual and visual elements.

02. CONTENT CLUSTERING

A. Top-down clustering

In the top-down approach, predetermined areas of interest are established by associating selected keywords and grouping related content accordingly. This technique aids in exploring the community's perceptions on specific topics.

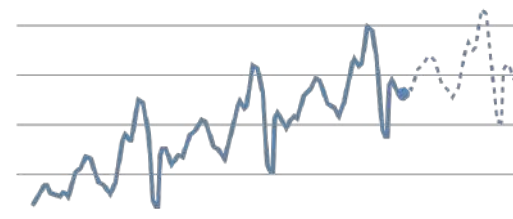
B. Bottom-up clustering

The bottom-up approach automatically groups content with similar keywords or shared topics, revealing spontaneously emerging themes from user conversations.

C. EMERGING THEMES

01. THEME ANALYSIS

Upon identifying emerging themes, an in-depth analysis is conducted to pinpoint the key elements of conversations related to the analysed topics. This includes identifying the regions and industries most engaged with these topics.



02. INSIGHT GENERATION

Different kinds of information are gathered and subjected to human-curated analysis to unearth meaningful insights and identify compelling directions for further exploration.



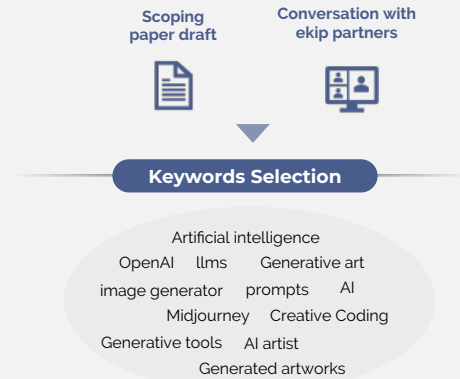
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Our Methodology for ekip

A. PREPARATORY PHASE

01. Keyword Selection

Once the policy area is chosen, a **structured list of keywords** is created to define the boundaries of the policy space. This is derived from **an initial ekip partners' list and preliminary documents**.



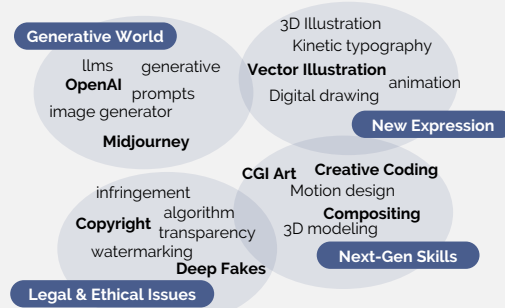
Industry-focused policy areas

If the policy area focuses on a specific industry (e.g., "Inclusivity in the Gaming Industry"), an **industry-based taxonomy** is created and applied as a filter for the topic-specific terms



02. Clustering

To refine the analysis, both **qualitative and quantitative clustering techniques** are applied to categorise discussions in a manner that best addresses the research questions.



These clusters represent **distinct yet interconnected subtopics** within the broader policy domain.

03. Data Filtering

Keywords are employed to filter and extract conversations that are relevant to the policy area.



B. DATA ANALYSIS

Within each identified cluster, a data analysis is conducted to extract meaningful insights from user posts. Specifically, the analysis determines:

- User Information:** The regional provenance and CCI (Cultural and Creative Industries) sector of users engaged in discussions.



- Most Related Keywords:** Identification of the most frequently occurring keywords in conversations within each cluster.



- Sentiment Analysis:** Calculation of the average sentiment score of posts within each cluster, offering insights into the overall attitude (positive, negative, or neutral) toward the topic. This helps to highlight potential pain points or emerging needs.



- Post Selection:** A curated set of posts is extracted based on their relevance to the topic. The higher the number of selected keywords present in a post, the more on-topic it is deemed.

AI-generated art is coming at us at a remarkable speed.
JOURNALIST, WESTERN

Every AI product should have a label that allows anyone to know its origin.
JOURNALIST, SOUTHERN

Our Methodology for ekip

C. REPORT

Qualitative Evaluation

The collected data is examined both in absolute terms (e.g., the most engaged CCI on the topic) and in relative terms (e.g., which CCI sectors are most relevant to specific clusters through **over-index analysis**). A qualitative evaluation is conducted to ensure that the insights derived are relevant to the overarching research questions.

For each cluster, 3 slides summarise the main findings and data

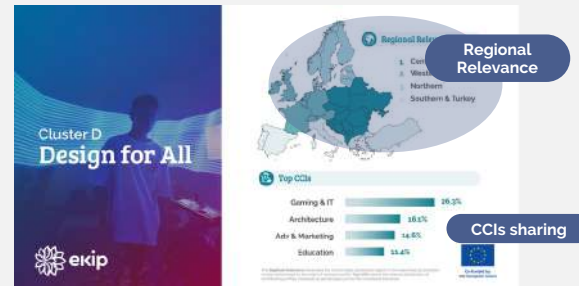
Slide A

The first slide contains a **concise summary** of the main findings of the cluster, designed to facilitate independent interpretation of the data.



Slide B

In the second slide, **regional relevance** and **top CCI** are illustrated



Slide C

Key conversations that highlight **emerging needs** or relevant viewpoints are combined with trending tags and sentiment analysis. This slide is designed to unpack the key insight.



D. TREND CORRELATION

A **trend from the NextAtlas platform** is selected based on its values and significant implications for the analysed policy area. The trend data, derived from the NextAtlas community, provide an opportunity to explore **consumer perspectives**.

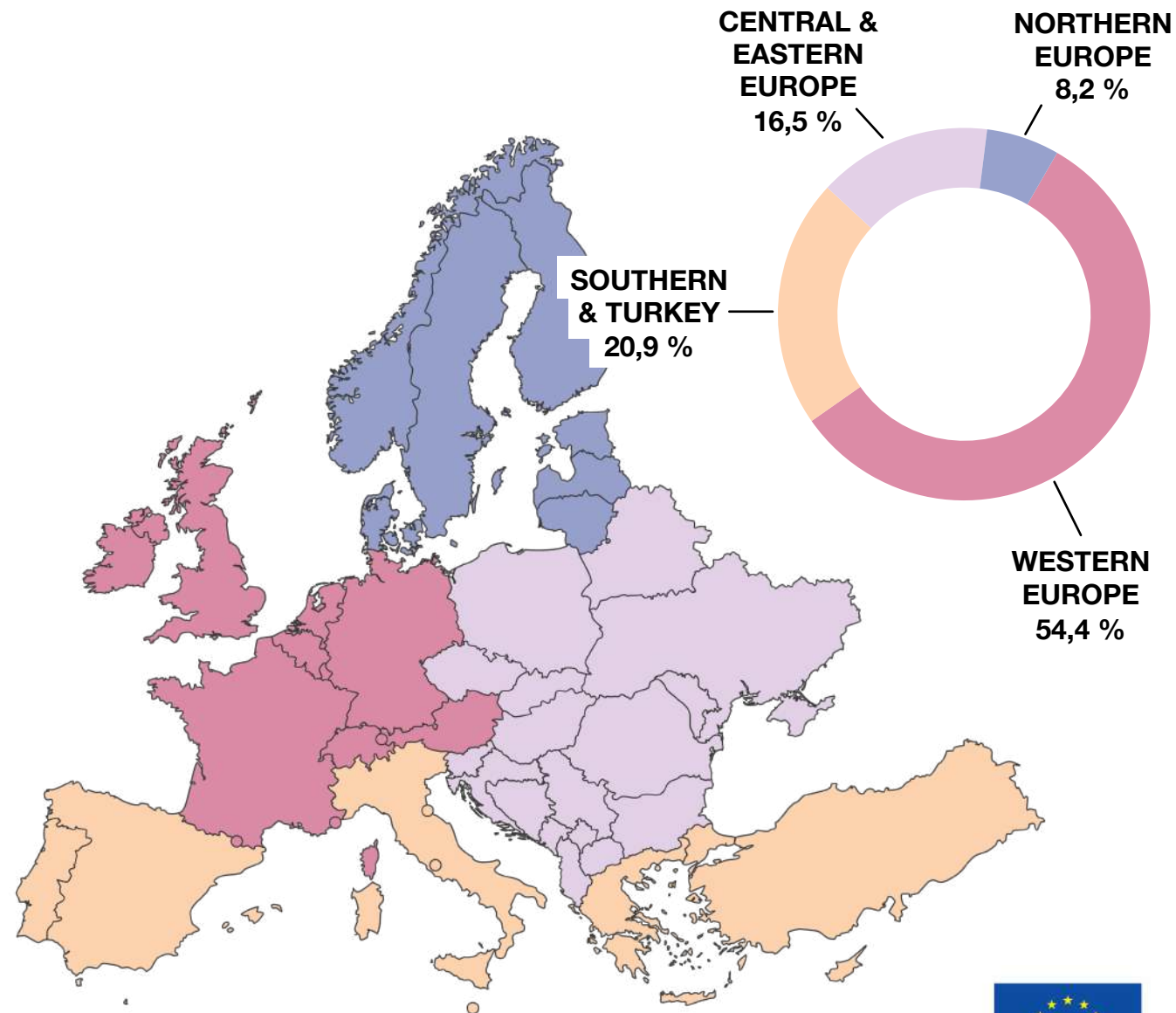
The following elements are reported:

- **Main Metrics:** Timeline of the trend, key components, industries involved, and top tags associated with the trend.
- **Business Case Studies:** Integration of real-world case studies relevant to the CCI industry, showcasing practical applications of the trend.
- **"What's New?" Section:** A synthesis of the main findings, highlighting potential future implications and emerging dynamics within the policy area.



Regional Distribution

10K+ profiles observed across various platforms

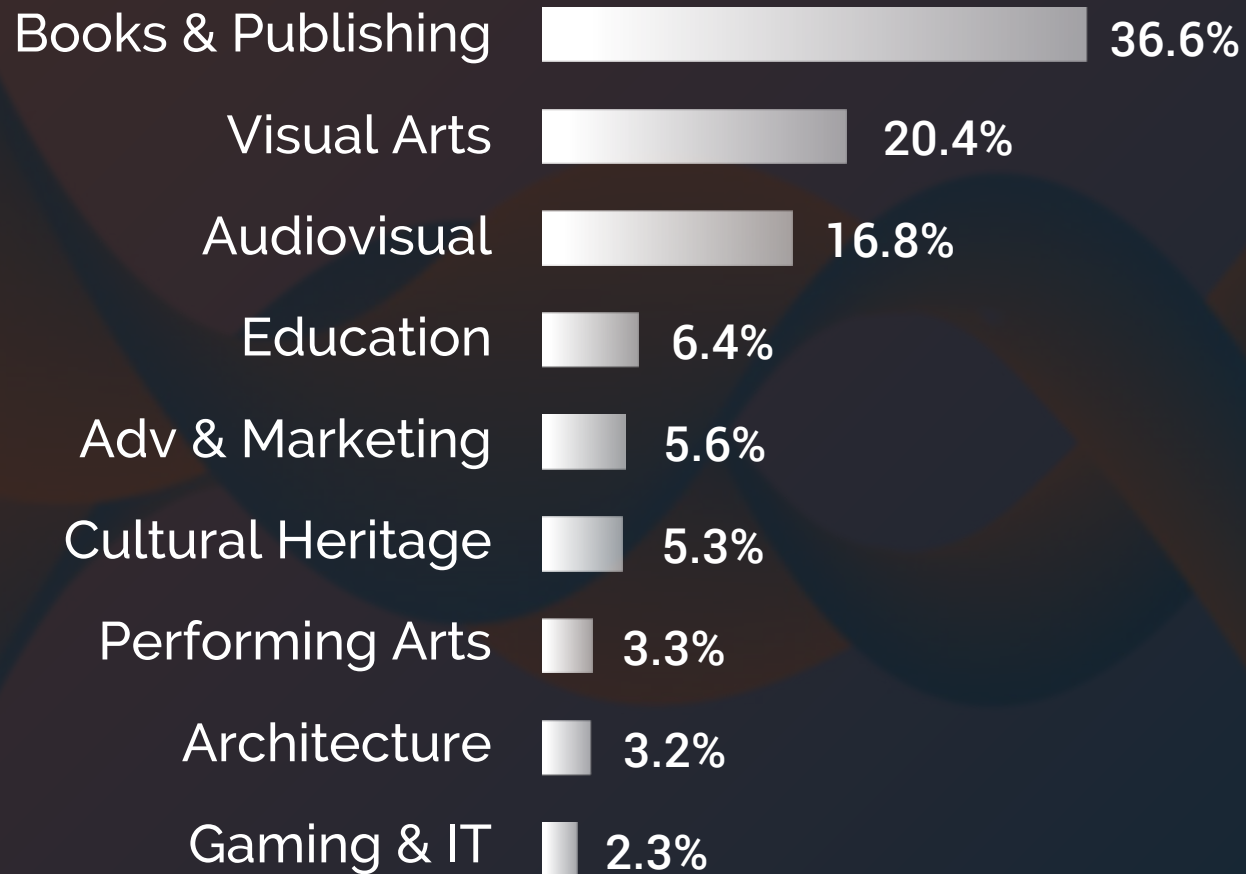


The "Regional Distribution" pertains to the profiles within the established creative community



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Creative & Cultural Industries



The "Industry Distribution" pertains to the profiles within the established creative community



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02

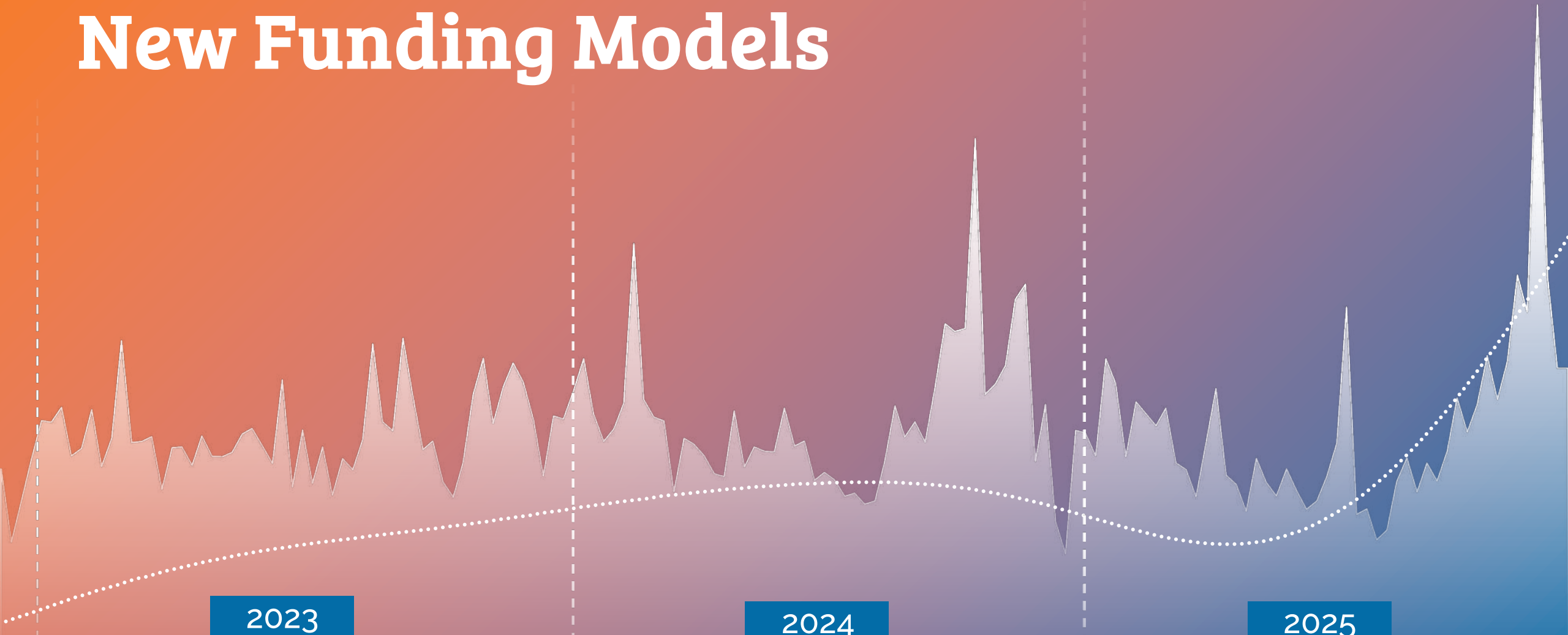
New funding models for creativity and innovation

Special Focus #12



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New Funding Models



2023

2024

2025



The "Timeline" graph shows the relative interest in this topic in our creative community posts



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New funding models for creativity and innovation

Local Funding
National Funding
Multi Level Funding
Creative grants Erasmus+
EU Funding Regional Funding
Public Private Partnerships
Creative Europe

Web3 NFTs
Blockchain
Smart Contracts Royalty
Digital Monetisation
Creator economy

Sustainable income
Green Finance
IP Ownership Income streams
Financial resilience
Creative livelihoods

Platforms **Financial skills**
Crowdfunding Grant Application
Financial Literacy
Funding Guidance
Funding Advisory Services

Social Impact
CSR Cultural Value
Impact Funding
Future Revenue Models
Outcome Linked Funding
Long Term Impact



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Local Funding
National Funding
Cluster A
Multi Level Funding
Creative Europe
EU Funding
Regional Funding
Public Private Partnerships
Creative Europe

**Multi Level
Collaborations**

**New funding
models for
creativity and
innovation**

Cluster ETs
Blockchain
Smart Contracts, Royalty
Digital Monetisation
Creator economy

**Digital,
Experimental &
Future
Financing**

Platforms
Cluster B
Crowdfunding
Grant Application
Financial Literacy
Financial skills
Funding
Advisory Services

**Accessing &
Navigating
Finance**

Social Impact
Cluster C
CSR
Cultural Value
Impact Funding
Future Revenue Models
Outcome Linked Funding
Long Impact

**Funding Goals &
Outcome-Based
Models**

Sustainable income
Cluster D
Green Finance
IP Ownership
Income streams
Financial resilience
Creative livelihoods

**Sustainability,
Livelihoods &
Economic
Survival**



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Cluster A Multi Level Collaborations



Collaboration is framed as both a funding strategy and a delivery mechanism, bringing together central services, institutional programming, and regional partners to unlock shared resources, match funding opportunities, and collective investment. Across the posts, **people frequently highlight the importance of interaction, exchange, and coordination between institutions and partners** operating at different levels-especially when programmes are implemented locally but designed through broader frameworks.

There are also signals of increasing attention toward regional representation, long-term sustainability, and the need for funding systems that don't concentrate power solely at the centre. Regionally, the conversation appears most active in Western Europe, with strong contributions also visible across Central and Eastern Europe.



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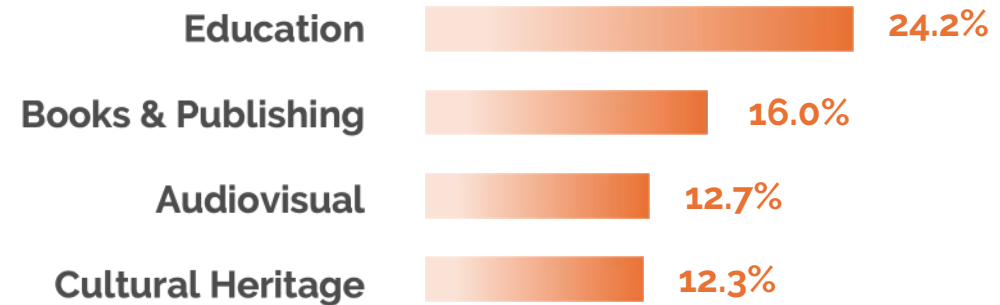
Cluster A

Multi Level Collaborations

Exploring how creative work is funded and benefited through layered public, private, and cross-sector collaborations across local, national, and international levels.



Top CCIs



The **Regional Relevance** showcases the most to least associated regions to the examined conversation cluster, determined by the origin of analysed profile. **Top CCIs** reflects the industry distribution of contributing profiles, displayed as percentages across the considered industries.



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Cluster A

Creatives and institutions highlight a growing need to decentralise funding and decision-making, strengthening multi-layered collaboration between EU frameworks, national systems, and local/regional partners to share resources, reduce risk, and create longer-term cultural impact.



Key Concept & Tags

Central Services
Financial Programming
Match Funding
Collective Funding
Risk Sharing

🗨️ Posts' Sentiment



💬 Emerging Conversations

“ We're thrilled to announce that for the fourth year, **London Gallery Weekend and Art Fund** are teaming up to offer grants for curators working at **regional museums** across the UK to attend LGW 2025 (6-8 June). The grants will cover travel and accommodation expenses, providing recipients with **valuable networking opportunities** to help them make the most of the weekend.

ART EVENT, WESTERN

“ If Europe's future is to succeed, we must have a direct say. **Regions need more**, not less, **participation in European decision-making processes**, especially regarding the multiannual financial framework, which determines key investment and funding decisions.

PUBLIC SERVANT, WESTERN

“ Call for Regional Curators. For the third year in a row, the research and development program of the art center @KADIST is seeking regional curators from a global network of cities to create **local communities** and **convene them around urgent questions in their regions**. The selected curators will participate in a 6-month remote project-based residency, including 2 convenings in Paris. The theme for 2026 is "From Archive to Action." Applications close on September 1st.

ART ORGANIZATION, WESTERN

Key Concepts & Tags are the significant keywords and concepts which occur in the posts related to this cluster of conversation. The texts of the relevant posts are analysed to measure how positive or negative the *Sentiment* of the post is. The chart shows the average sentiment of the relevant posts.



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Cluster B

Accessing & Navigating Finance



Conversations in Accessing & Navigating Finance focus on the everyday realities of finding, understanding, and successfully applying for funding—with strong attention on financial literacy, capacity building, and knowledge transfer as essential enablers. Across the posts, people frequently share workshops, training programmes, accelerators, and advisory support that help individuals and organisations make sense of funding systems, strengthen applications, and access opportunities such as grants, platforms, and crowdfunding routes.

The tone is largely positive and solution-oriented, suggesting growing momentum around equipping creatives with the confidence and skills needed to seek “extra financial” support. Regionally, the conversation is most visible across Central and Eastern Europe and Northern Europe, and is especially prominent in Cultural Heritage and Education, reflecting a push to strengthen long-term resilience by improving access to financial tools and guidance.

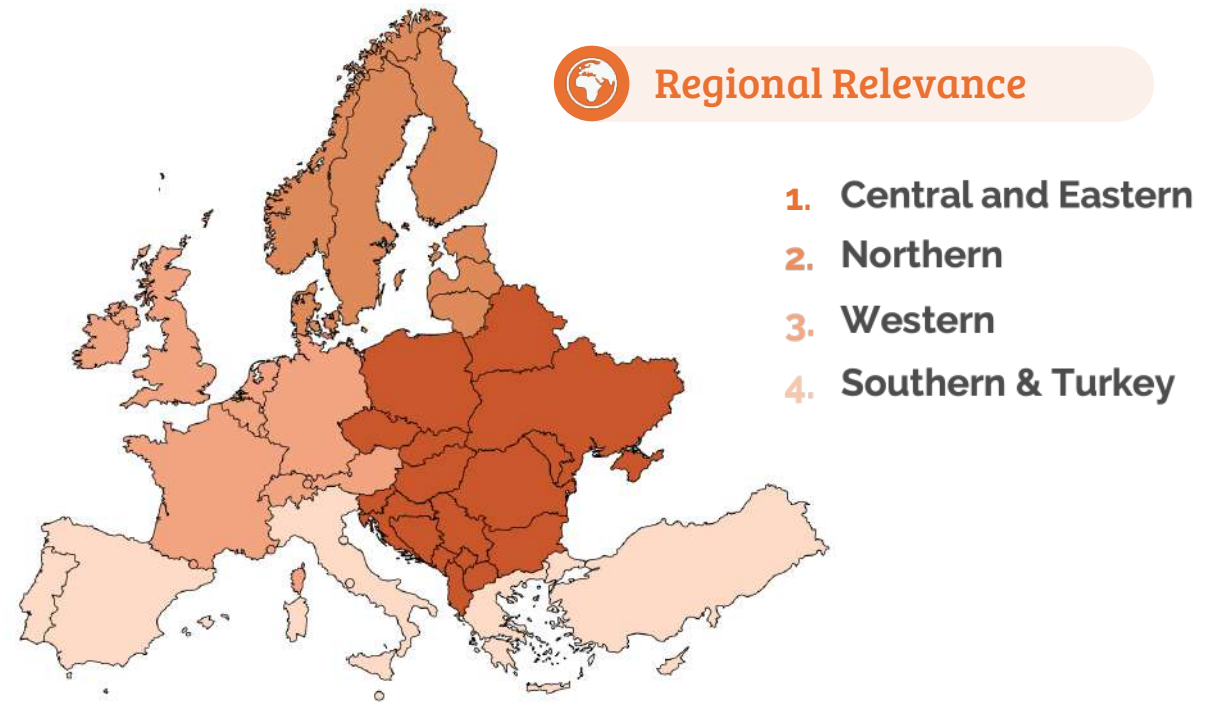


Co-funded by
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Cluster B

Accessing & Navigating Finance

Focusing on financial literacy, guidance, and tools that help creatives understand, access, and manage funding opportunities.



The **Regional Relevance** showcases the most to least associated regions to the examined conversation cluster, determined by the origin of analysed profile. **Top CCIs** reflects the industry distribution of contributing profiles, displayed as percentages across the considered industries.



Co-funded by
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Cluster B

From application workshops to accelerator programmes, creatives are increasingly relying on practical guidance and capacity-building to turn funding opportunities into real action



Key Concept & Tags

Extra Financial
Seeking Funding
Knowledge Transfer
Capacity Building
Crowdfunding Platform

🗨️ Posts' Sentiment



💬 Emerging Conversations

“ Want to apply for arts funding but not sure where to begin? Join Creative Youth Network and experienced Arts Fundraiser, Graziella Terracciano for this free workshop, **Money Talks: How to Write an Arts Funding Application.**

ART NETWORK, WESTERN

“ So happy! Because I've received a grant! 🥳 Earlier this fall, **I applied for a project grant** from the Norwegian Non-Fiction Writers and Translators Association (nffo.no) **to receive financial support for the work on the book** I'm writing about the universe. Now I've been told that my application has been approved! It's absolutely fantastic! **It means a lot to me as a self-employed person.** It's also a very nice encouragement that they have so much faith in my project that they want to support me in my work. Thank you very much! I'm working on the book every free moment and I'm really looking forward to showing off the result next fall.

AUTHOR, NORTHERN

“ A great opportunity for tech startups in Split and Dalmatia! The Split-Dalmatia County [...] has launched the GROWit accelerator programme to encourage innovation and technological entrepreneurship. The programme offers financial support of €20,000 for product development, free office space in a modern tech hub in Split 3, and individual mentoring with experienced experts from Croatia and abroad. Participants will also have the opportunity to present their ideas at international fairs and conferences and **receive guidance on internationalising their business. The educational modules focus on developing key business skills, such as sales strategies, marketing, and management.**

EDUCATION, CENTRAL AND EASTERN



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Key Concepts & Tags are the significant keywords and concepts which occur in the posts related to this cluster of conversation. The texts of the relevant posts are analysed to measure how positive or negative the *Sentiment* of the post is. The chart shows the average sentiment of the relevant posts.

Cluster C

Funding Goals & Outcome Based Models



Conversations around Funding Goals & Outcome-Based Models show a clear move away from funding as simple project support, toward funding as a **tool to deliver defined impact and measurable outcomes**. Across the posts, organisations and practitioners highlight the importance of social return, risk monitoring, long-term funding, and cultural/public value as the key drivers behind investment decisions. Rather than focusing only on how to access finance, the discussion centres **on how funding can be justified-through outcomes such as inclusion, resilience, innovation capacity, and broader societal benefit**.

The overall sentiment is neutral, with growing importance of prioritising long-term impact and accountability. Regionally, the strongest presence appears in Central and Eastern Europe, followed by Northern and Western Europe, while leading sector contributions come from Gaming & IT and Education, suggesting outcome-based thinking is increasingly shaping both digital innovation and skills-driven funding priorities.



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Cluster C

Funding Goals & Outcome Based Models

Examining how funding models are increasingly tied to factors like defined goals, impacts, and measurable outcomes in creative practice



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Cluster C

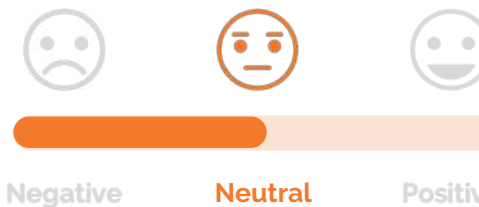
Funding is increasingly justified through outcomes: building networks, reducing uncertainty, and delivering social and cultural value that lasts beyond the project.



Key Concept & Tags

Funding Project
Social Return
Risk Monitoring
Long Term Funding
Cultural Value

Posts' Sentiment



Emerging Conversations

“ The funding project @SUMM_KI aims to make **accessible content faster, cheaper, and simpler**. This makes information accessible to everyone #gleichberechtigt . What else does the #CIP funding program make possible? <https://civic-innovation.de/projektfoerderung/foerderrunde-2024>

DIGITAL THINK TANK, WESTERN

“ When planning for the future, the stability and long-term nature of research funding is of utmost importance. **If we don't know what we can count on, it's difficult to prepare strategies.**

PROFESSOR, CENTRAL AND EASTERN

“ 🌱 #Una_SeedFund story | **The funding has helped us grow in terms of networking, but also in terms of building capacity** to address the major global issue of outdoor air pollution. [...]

EDUCATION, SOUTHERN AND TURKEY

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Cluster D

Sustainability, Livelihoods & Economic Survival



Conversations around Sustainability, Livelihoods & Economic Survival focus on the financial precarity shaping creative careers, with many posts highlighting how primary income from **creative work often sits below sustainable thresholds**. Rather than treating funding as a one-off solution, the discussion increasingly centres on **financial resilience**, including strategies such as diversifying income sources, strengthening intellectual property rights, and investing in individual development to reduce long-term vulnerability. A recurring theme is the growing gap between the value creatives generate and the financial stability they experience, made sharper by the increasing impact of AI, which is frequently discussed as intensifying competition, lowering perceived value, or destabilising existing creative income streams.

While the overall tone is cautious and critical, moments of optimism appear when governments are seen stepping in with policy tools such as basic income schemes and longer-term structural interventions, signalling a shift from temporary support toward more durable systems of economic security.

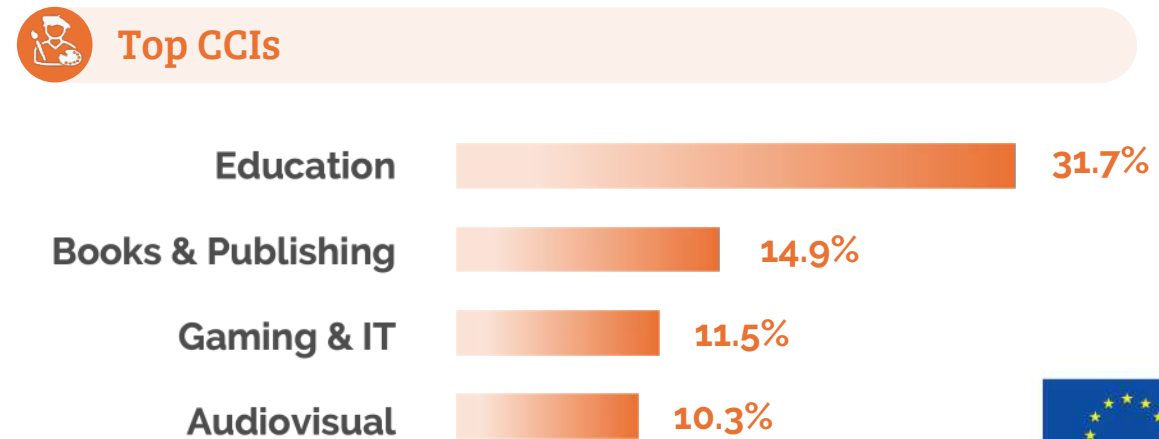


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Cluster D

Sustainability, Livelihoods & Economic Survival

Addressing the precarity of the sector, income thresholds, living wages, financial resilience, and support for low-income creatives.



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Cluster D

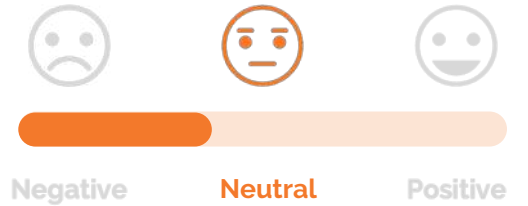
As income falls below living-wage levels for many creatives, and concerns grow around accelerating technology, the conversation is shifting toward the need to differentiate, protect IP, and diversify income streams as essential foundations for long-term survival



Key Concept & Tags

Income Backgrounds
Primary Income
Individual Development
Intellectual property rights
Real life problems

🧠 Posts' Sentiment



💬 Emerging Conversations

“ According to a new report from @LitScotland, the **average annual full-time income of a literary freelancer in Scotland is less than the Living Wage**

BOOKS & PUBLISHING, WESTERN

“ 📢💡: Tips for small media outlets: adopt a “coffee shop” approach! Prioritize community over content, cater to specific audience needs, minimize production costs, start with basic equipment, and **diversify income sources**. @IJNet Read 📌

PUBLISHER, WESTERN

“ The average annual income of a working UK musician stands at just £20,700, with 43% earning less than £14,000 from their craft

AUDIOVISUAL PUBLISHING, WESTERN

“ Last year, **my creative freelance income fell 66%**. That’s not a bad year. That’s collapse. The message is clear: **AI is eating creative jobs**. What was once a career risk is becoming a hobby. But one truth remains: The human touch still matters. #gameover #reality #futurework

VISUAL ARTIST, NORTHERN

Key Concepts & Tags are the significant keywords and concepts which occur in the posts related to this cluster of conversation. The texts of the relevant posts are analysed to measure how positive or negative the *Sentiment* of the post is. The chart shows the average sentiment of the relevant posts.



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Cluster E

Digital, Experimental & Future Financing



Conversations in Digital, Experimental & Future Financing focus on how creatives are exploring new ways to monetise, protect, and sustain their work digitally, often as a response to long-standing challenges around low incomes, weak financial security, and unfair value distribution in traditional cultural and creative markets. Across the posts, people discuss tools such as **blockchain, Web3, NFTs, smart contracts, and royalty automation not as hype-driven trends, but as practical experiments** aimed at strengthening ownership, transparency, and recurring income. Creators and organisations frequently highlight the need to move beyond existing systems- especially where streaming and platform economies generate value, but fail to provide stable returns for those producing the work.

The tone is neutral but innovation-oriented, suggesting growing momentum around self-sustaining models. Regionally, this conversation is most visible across Northern Europe and industries such as Advertising & Marketing, Gaming & IT, Visual Arts, and Audiovisual.

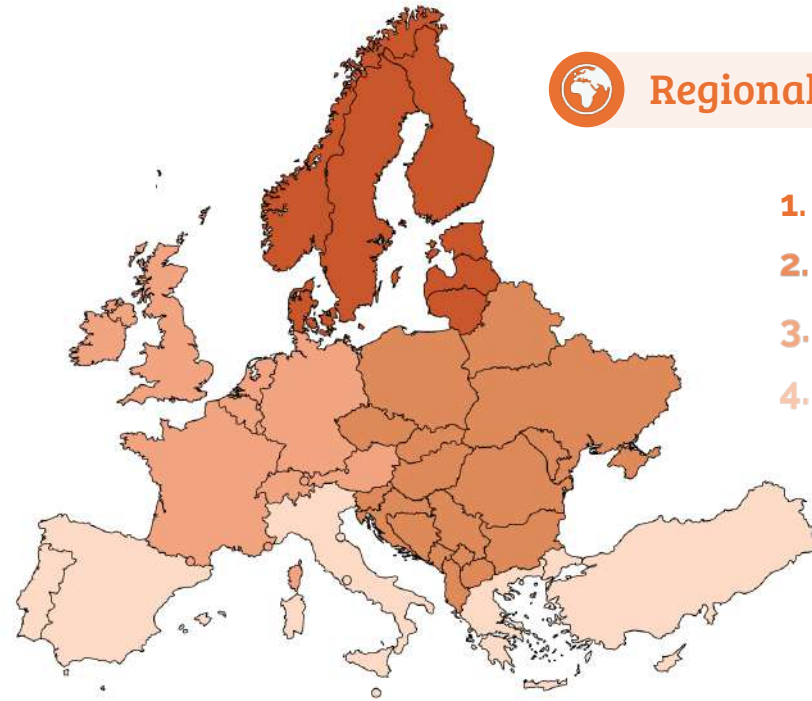


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Cluster E

Digital, Experimental & Future Financing

New monetization models,
blockchain, NFTs, Web3, and
using technology to
protect/monetize intangible
assets (IP)

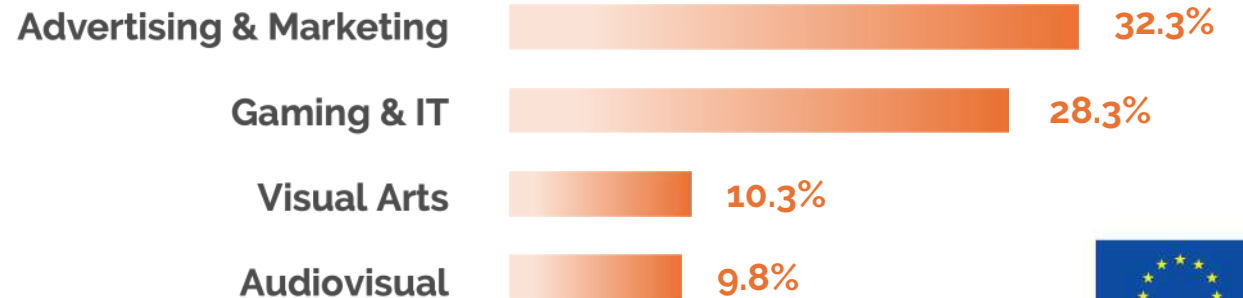


Regional Relevance

1. Northern
2. Central and Eastern
3. Western
4. Southern & Turkey



Top CCIs



The **Regional Relevance** showcases the most to least associated regions to the examined conversation cluster, determined by the origin of analysed profile. **Top CCIs** reflects the industry distribution of contributing profiles, displayed as percentages across the considered industries.



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Cluster E

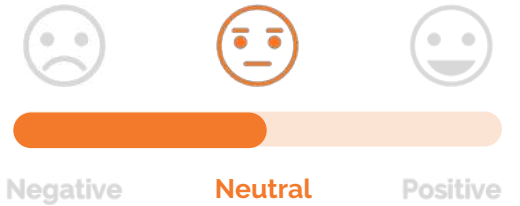
Creatives are turning to digital-first monetisation models- such as blockchain-enabled royalties, Web3 communities, and direct-to-fan platforms- to respond to real-life income instability and regain control over how creative value is rewarded.



Key Concept & Tags

Blockchain
Royalty Payments
Nft drops
Real life Problems
web3

🗨️ Posts' Sentiment



💬 Emerging Conversations

“ This time, I drew inspiration from blockchain technology and thought that this design would be a great rebranding idea for VeChain. VeChain is a **blockchain-based platform that offers a comprehensive supply chain management solution**. By using blockchain technology, it creates a transparent and secure system for tracking products and goods from production to retail. [...]

VISUAL ARTIST, CENTRAL AND EASTERN

“ Have mentioned the demise of the brilliant gal-dem a few times on our pod about the future of the music press. The solution is simple: back the media you want to exist. Even if it's £1 a month. **If you think streaming royalties are bad, adverts alongside text are far worse** 🙄

BLOGGER, WESTERN

“ "What comes next?
- **Legacy collections will build their own marketplaces and reward collectors** who use these marketplaces and pay royalties (Building those marketplaces for these legacy collection could be an interesting business that pays even more than 0.5%)”

IT, WESTERN

Key Concepts & Tags are the significant keywords and concepts which occur in the posts related to this cluster of conversation. The texts of the relevant posts are analysed to measure how positive or negative the *Sentiment* of the post is. The chart shows the average sentiment of the relevant posts.



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03

Self Taught Finance

Nextatlas Trend



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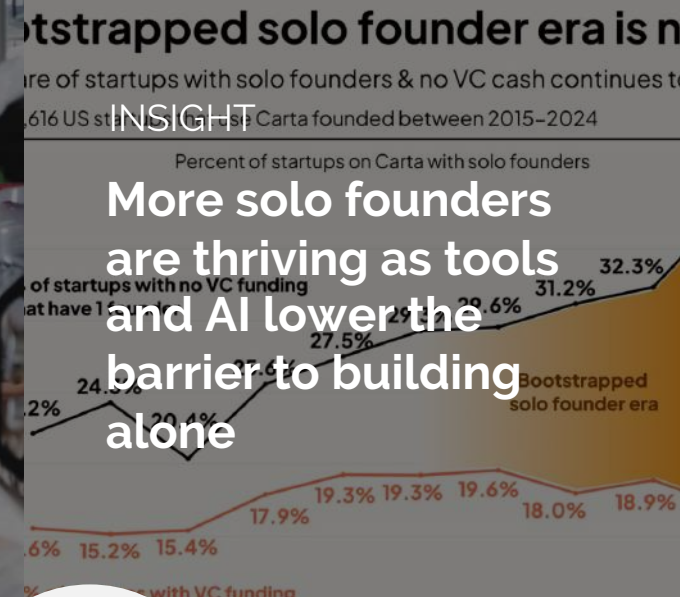
Self Taught Finance

Financial literacy is no longer an institutional virtue but a self-taught rebellion. Across YouTube tutorials, Reddit threads, and finance podcasts, the new investor class is being forged in public, but through shared spreadsheets and viral market philosophies. What was once the opaque language of wealth has become a dialect of autonomy



INSIGHT

Growing interest in smart investments reflects a shift toward strategic, informed, and tech-savvy financial choices



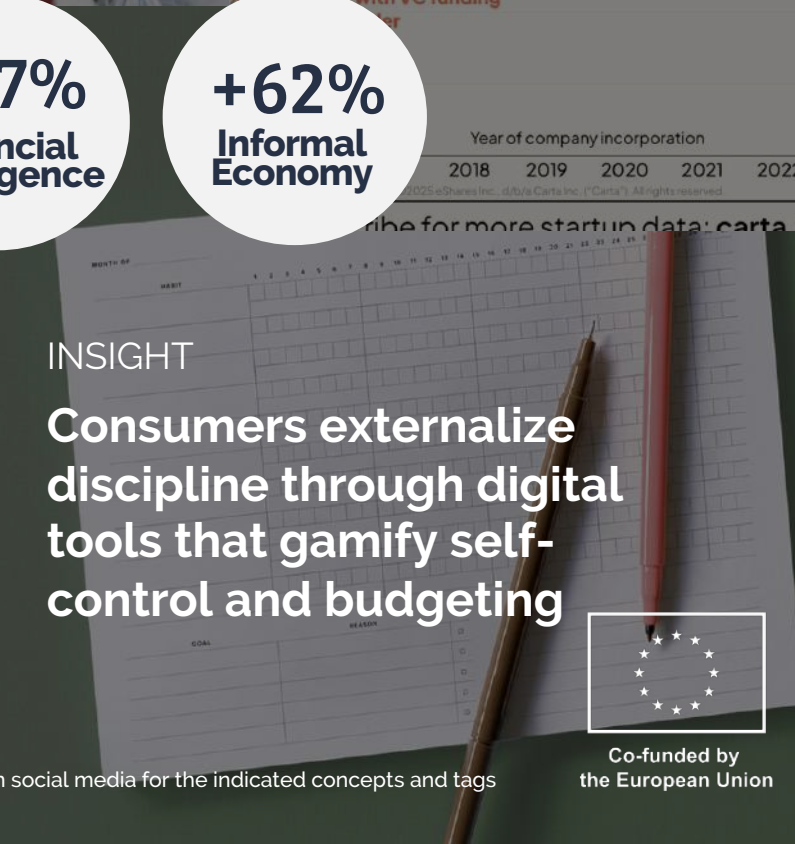
+77%
Financial Intelligence

+62%
Informal Economy



INSIGHT

Tokenized finance promises access, yet trust gaps and legal gray zones persist



INSIGHT

Consumers externalize discipline through digital tools that gamify self-control and budgeting



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The highlighted percentages represent the year-over-year growth in mentions on social media for the indicated concepts and tags

KEY TAKEAWAYS

Self Taught Finance

01.

Consumers are no longer waiting for a course, a promotion, or an “adulting moment” to get serious about money. **They’re learning through short videos, podcasts, newsletters, and app-native lessons.**

02.

Financial behaviour now functions as a public expression of discipline, foresight, and self-mastery. Concepts like “long-term thinking” and “financial resilience” operate as **moral currencies, shaping how individuals narrate worth and responsibility.**

03.

Peer-driven finance platforms create new ecosystems of trust and performance. Influence accrues to those who demonstrate consistency, transparency, and lived participation, not credentials. The implication is that financial ecosystems must design for peer validation, ritualised sharing, and visible learning journeys



Key Concept & Tags

Solopreneurship

Solo Founders

Financial Resilience

Asset Tokenization

Long Term Investing



Top Industries

Financial

Advertising & Branding

Retail

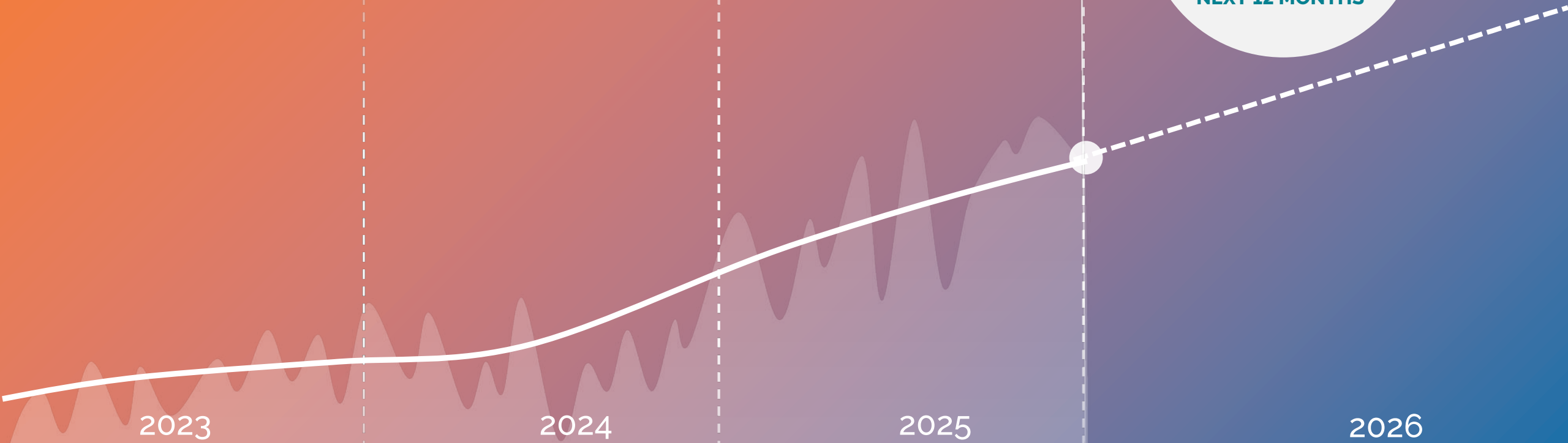


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TIMELINE

Self Taught Finance

+28%
OF PREDICTED
GROWTH OVER THE
NEXT 12 MONTHS



2023

2024

2025

2026



The "Timeline" graph shows the relative interest in this topic in Nextatlas' community posts



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CASE STUDY

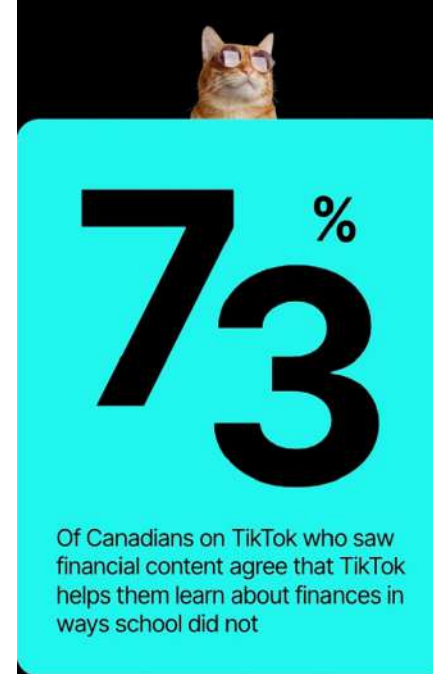
FinTok shifts finance from institutional expertise to peer-led learning

TikTok's FinTok community has become a major hub for **everyday investing and money education**, where users learn through short-form content, **creator-led tutorials**, and comment-driven discussion instead of traditional institutions. The scale of this community is visible in platform behavior: the #FinTok hashtag has surpassed 4.7B views, showing how **financial learning is increasingly happening in public, through viral distribution rather than formal gatekeeping**.

This shift is also backed by consumer data: research shows **76% of Gen Z and 65% of Millennials seek financial advice through social media**, confirming that younger audiences are actively choosing online platforms as their primary learning environment for money decisions.

By making personal finance relatable, repeatable, and identity-linked, FinTok transforms money management into a form of modern self-discipline and **long-term mindset-building**, reinforced through **peer validation and digital trust**.

<https://sproutsocial.com/insights/fintok/>



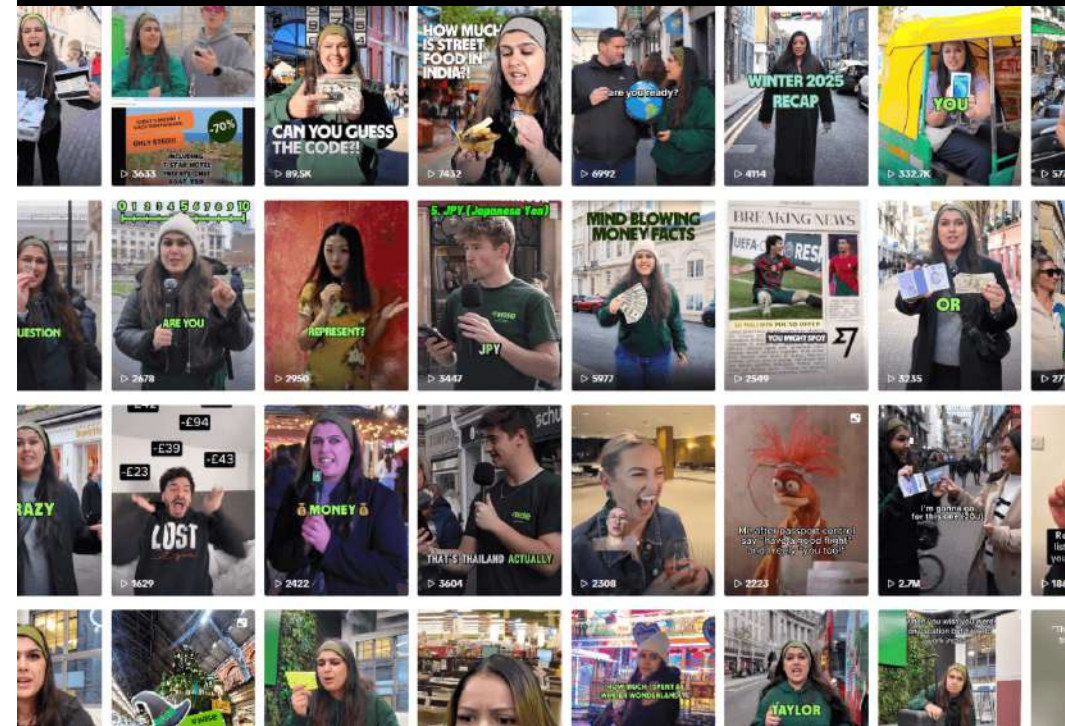
“

I think the biggest thing is that we just weren't taught money in the school system, so if we weren't taught it, how do we talk about it?



Jason Tartick
Creator, Podcast Host, Author

VAL



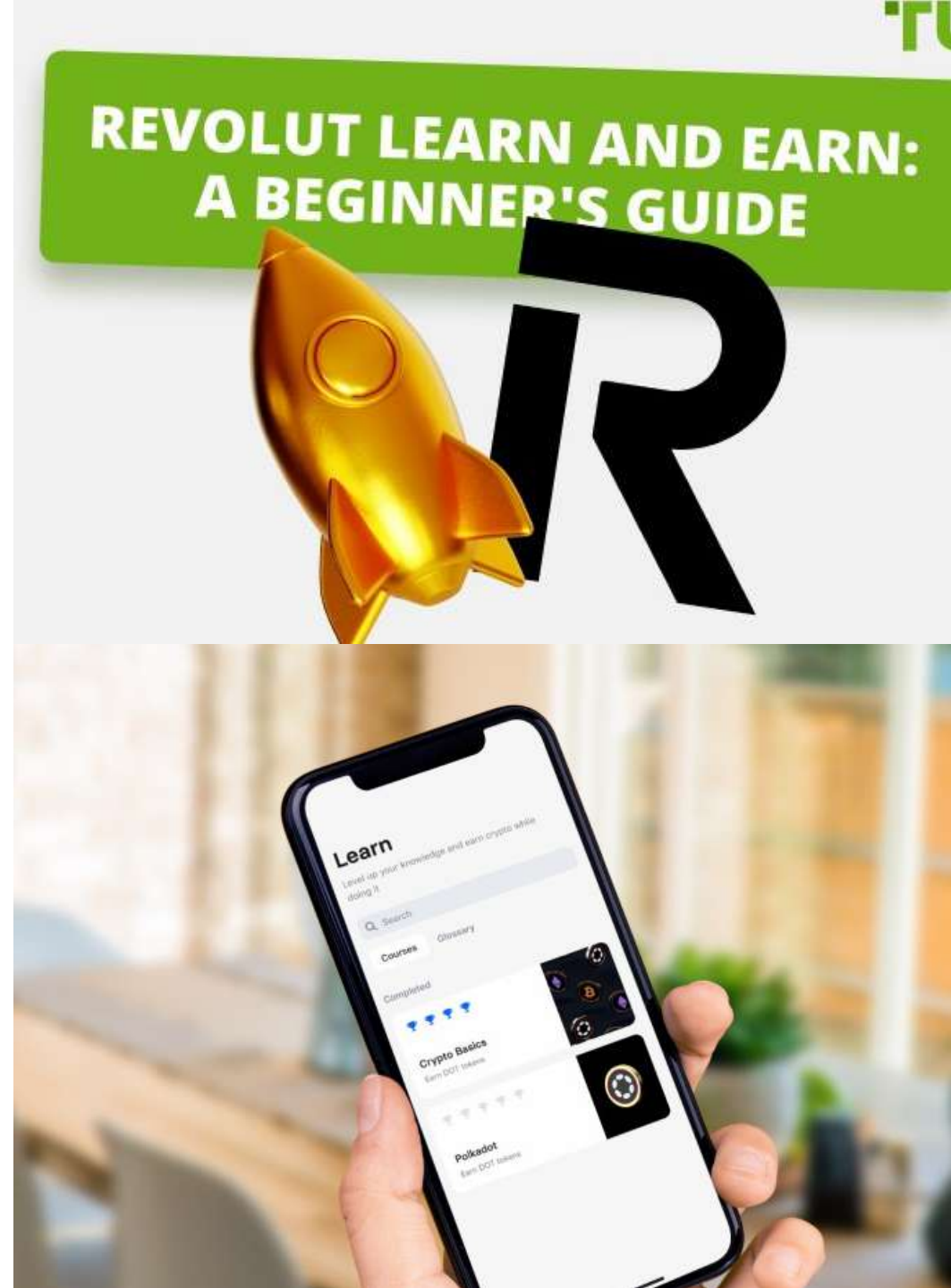
CASE STUDY

Revolut turns financial literacy into an in-app habit through its “Learn” education series

Revolut is reinforcing the rise of self-taught finance by embedding **bite-sized investing lessons** directly inside the product experience. Through its “Learn” education hub, Revolut offers users **structured modules designed to build financial understanding independently** - turning **investing knowledge into something people can practice and internalize without advisors, institutions, or formal credentials.**

By packaging investing fundamentals into short, guided learning journeys (often supported by quizzes and simple explanations), Revolut makes **financial literacy feel accessible, self-paced, and**. This reframes investing as a **self-managed life skill**, strengthening the cultural move toward **long-term autonomy and personal financial control**. With this Revolut is expanding from a transactional tool to a self-managed wealth ecosystem- where consumers are expected to learn, invest, and build long-term habits inside the same app.

<https://help.revolut.com/en-IT/help/wealth/cryptocurrencies/learn-and-earn/what-is-crypto-learn-earn-and-where-can-i-access-it/>



CASE STUDY

Zora turns digital creativity into a tradable economy - enabling creators to earn directly from attention

Zora is building a **new creator economy model** where content isn't just posted for reach- it becomes an asset that can generate income. Through the Zora app, creators can publish images, videos, music, and memes, where every post and profile becomes a tradable "coin." This shifts creative work from being **platform-owned and algorithm-dependent to becoming market-linked and creator-owned, allowing individuals to monetize without traditional gatekeepers like galleries, labels, or sponsorship deals.**

This reflects a growing consumer mindset where financial participation is becoming more self-directed- people increasingly want systems where they can learn the rules, publish independently, and build income streams through digital tools.

<https://zora.co/app>



Every post and every creator is connected to \$ZORA.



One coin connects everything

\$ZORA is our official token. It captures and represents all of the value created on the platform.



A flywheel built to grow together

The value of posts, Creator Coins, and \$ZORA is paired so that when one rises; they all rise together.



Earn crypto and cash out

All platform rewards are paid out instantly in \$ZORA, which can be turned into cash.

WHAT'S NEXT?

Self Taught Finance

01. LEARNING AS A DAILY HABIT

Financial education is moving from formal milestones to everyday behavior. **Consumers are no longer waiting for a course, a promotion, or an “adulting moment” to get serious about money.** They're learning through short videos, podcasts, newsletters, and app-native lessons. The next phase will reward platforms and brands that make financial growth feel consistent, low-friction, and built into real life.

02. FROM INFORMATION TO INDEPENDENCE

Access to knowledge isn't the finish line, but control is. As consumers understand savings, investing, and risk more clearly, they want to self-manage decisions that were once outsourced. Financial literacy is becoming a form of agency: less about knowing definitions, and more about **having the confidence to act, plan long-term, and opt out of systems that feel extractive or unclear.**

03. LONG-TERM THINKING

The novelty of “quick wins” is fading. Consumers are becoming more skeptical of overnight wealth narratives and more interested in sustainable strategies like **disciplined investing, diversified portfolios, and realistic goals.** This shift creates space for calmer financial storytelling, where progress is measured in stability, clarity, and long-range resilience rather than constant market adrenaline.

04. TRANSPARENT TOOLS, SIMPLE LANGUAGE

As financial products become more complex, the demand for clarity is rising. Consumers want tools that translate jargon into digestible terms - from fee breakdowns and risk indicators to explainable portfolio logic. Platforms and institutions that build **trust through transparency, education, and user-first design** will win in a culture that increasingly values understanding over outsourcing.



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ACKNOWLEDGEMENTS:

DEBORA BAE

Head of Insights
debora.bae@icoolhunt.com

GRETA CAPPELLINI

Trend Researcher
greta.cappellini@nextatlas.com

PRANJAL PATEL

Trend Researcher
pranjal.patel@nextatlas.com

CONTACTS:

LUCA MORENA

CEO
luca@icoolhunt.com

ERICH GIORDANO

Head of Business Development
erich.giordano@icoolhunt.com

Thank you



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