



WHITE PAPER / DISCUSSION PAPER NO. 01

Are UGC creators becoming **too expensive** and too difficult to work with?

*The changing economics of creator content, usage rights and
brand partnerships*

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There was a time when brands wanted one thing from creators: access.

Access to their audience. Access to their influence. Access to their credibility. The creator's value was largely tied to how many people followed them and how many people they could influence.

Then the market changed. After 2020, brands began looking for something different. They did not always need the creator's audience. They needed the creator's ability to make content that felt like the audience was making it themselves.

That opened the door for User-Generated Content, or UGC. A brand could work with a creator without necessarily paying for a large audience. It could commission a product demonstration, testimonial, review, lifestyle video or talking-head piece and use the content across its own channels.

It was cheaper than a traditional influencer campaign. It was faster. It gave brands more creative assets. And most importantly, it gave brands control over the distribution. The UGC creator became a solution to a problem influencer marketing had created.

But something is changing again. UGC has become a market of its own. Creators who once charged for making a piece of content now increasingly have rate cards, managers, agents, usage-rights structures, exclusivity fees, revision limits, whitelisting fees, rush fees and long negotiation processes.

Some of these changes are justified. Creators are producing commercial assets. Brands are using those assets as advertising. Usage rights have real value. Creators deserve protection.

But the question for brands is becoming harder: at what point does UGC stop being a low-friction content solution and start becoming another expensive media channel? And perhaps the bigger question: did brands misunderstand what UGC was supposed to solve?

THE ANSWER IS NOT TO PUSH CREATORS BACK INTO ACCEPTING CHEAP WORK

It is to fix the relationship.

Brands

need to stop treating UGC as "cheap influencer marketing."

Creators

need to stop treating every UGC brief as a full-scale influencer partnership.

Agencies

need to build clearer systems around pricing, rights, deliverables and performance.

And everyone needs to return to the question that should have been there from the beginning:

What are we trying to achieve?

WHAT WE RECOMMEND

Seven fixes for a clearer UGC market

- 01 Separate the products.** Price content, organic usage, paid usage, distribution, whitelisting and exclusivity as distinct items.
- 02 Stop buying unlimited rights by default.** Buy the usage period the campaign needs and negotiate extensions when content performs.
- 03 Build performance into the relationship.** Combine production and usage fees with bonuses, commissions, retainers or longer partnerships.
- 04 Stop measuring everything by sales.** Agree the KPI before production and judge content against the role it was given.
- 05 Make the brief better.** Twelve clear answers on audience, usage, revisions, timeline and KPI before a creator presses record.
- 06 Create a creator classification system.** Distinguish UGC creators, influencers, specialists, performance creators and ambassadors.
- 07 Bring intelligence into creator buying.** Treat the creator as one part of the media plan, chosen against a clear objective.

Each fix is set out in Part Three (sections 14 to 20).

How we got here

From borrowed audiences to content engines: how UGC became part of the marketing system.

-
- 01 How we got here
 - 02 The UGC loophole
 - 03 Why brands loved UGC
 - 04 Then the money followed

01 How we got here

Before UGC became a major marketing conversation, influencer marketing was already changing the way brands reached consumers. Brands could borrow someone else's audience.

INSTEAD OF SAYING

"Buy this because we are a brand."

THEY COULD SAY

"Someone you trust uses this. Maybe you should too."

It worked. But as the industry matured, problems began to appear. Influencer rates increased. Campaigns became more sophisticated. Management agencies became more common. Brands began paying for audience size, reach, engagement and production.

And something else happened. **The influencer increasingly became the story.** A brand could spend money promoting a product through a creator, only for the comments to become:

"She's so beautiful."

"Where did she get the outfit?"

"I love this creator."

"Please, what camera does she use?"

The audience was engaging. But sometimes they were engaging with the person, not the product. That distinction became important. Brands did not always want influence. Sometimes they simply wanted good content that looked native to the platform.

And that created the opening for UGC.

02 The UGC loophole

UGC gave brands a different proposition. Instead of paying a creator primarily for their audience, a brand could pay them for their creative ability.

The creator could produce:

Product demonstrations

Testimonials

Tutorials

Reviews

Unboxings

Lifestyle videos

Problem/solution videos

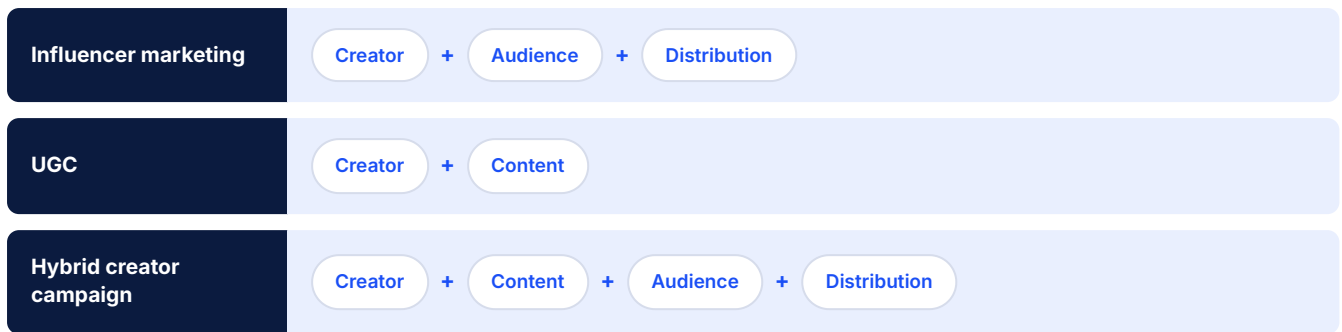
Voiceovers

Product photography

TikTok/Reels-style videos

Paid social creative

The brand could then publish the content on its own channels or, depending on the agreement, use it in paid advertising. This was a major shift. The creator no longer needed to be the distribution channel. **They could simply be the content engine.**



These are three different products. The problem is that the industry increasingly treats them as if they are the same thing.

03 Why brands loved UGC

The attraction was obvious. A traditional influencer campaign could require a brand to pay for:



UGC could separate some of those costs. The brand could say:

"We don't need your 500,000 followers. We need you to make three good videos."

This created a new pool of creators who could build businesses around content production without becoming traditional influencers. And the market responded.

66% from 26%

of creators surveyed were open to UGC work, up from 26% the previous year, suggesting how quickly creators were moving into UGC as an additional commercial opportunity.

COLLABSTR, 2025 REPORT ¹

55.8%

of respondents identified UGC generation as an objective of influencer campaigns, ahead of sales and awareness in that survey.

INFLUENCER MARKETING HUB, 2024 BENCHMARK ²

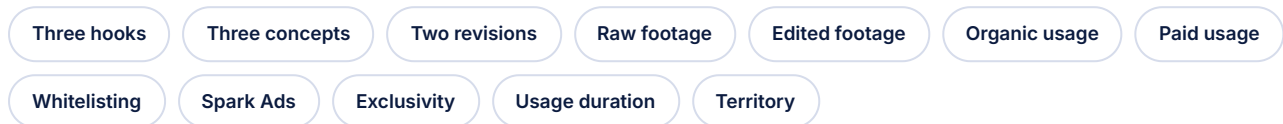
That tells us something important. UGC was not a side category anymore. **It had become part of the marketing system.**

04 Then the money followed

Whenever something works, a market forms around it. And whenever a market forms, it becomes more structured.

Creators became more professional. Managers became involved. Talent agencies started representing UGC creators. Platforms began creating marketplaces. Rate cards became normal. Packages appeared.

"Three videos" became:

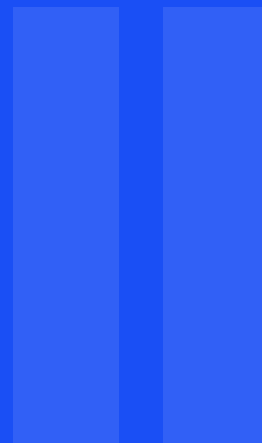


The simple UGC deal became a commercial agreement. Again, none of this is inherently wrong. Creators are running businesses. Their content has commercial value. Their intellectual property has value. Their likeness has value. Their time has value.

And when a brand uses content in paid media for six months, the creator should not be expected to give away that value for free.

THE REAL ISSUE

The problem is not that creators now understand their value. The problem is that the market has not yet agreed on what exactly is being valued.



Where did we get it wrong?

Confused pricing, rights without accountability, and a category that is losing the very advantage that made it work.

05 The confusion: what are we actually paying for?

06 Usage rights are not the problem

07 Where did we get it wrong?

08 We started pricing the creator instead of the job

09 We started adding rights without adding accountability

10 The UGC creator is not the media buyer

11 And both sides have their part to play

12 We are losing the original advantage of UGC

05 The confusion: what are we actually paying for?

This is where the UGC conversation needs to become more intelligent. A brand might approach a creator and ask for "one 30-second video." But what does that actually mean?

Are we paying for:

A

Production?

The creator's time, equipment, scripting, shooting and editing.

B

Creative development?

The creator's ability to develop an idea that works.

C

Usage?

The brand's right to use the content.

D

Distribution?

The creator publishing it to their audience.

E

Paid media?

The brand using the creator's content as an advertisement.

F

Exclusivity?

The creator agreeing not to work with competitors.

G

Access to the creator's identity?

The ability to use their face, voice or identity in advertising.

These are different things. Yet many briefs combine all of them into one number. **That is where confusion starts.**

06 Usage rights are not the problem

There is a tendency in brand conversations to say: "Creators are asking for too many usage fees." That is too simplistic.

If a creator produces a video and a brand wants to run that video as an advertisement for six months, the brand is getting significantly more value from that content than if it simply posts it once organically. Usage rights are therefore legitimate.

Research from the current market confirms that paid usage is now standard practice. A 2026 Aspire survey of nearly 900 marketers and creators found:

77%

of brands actively repurpose creator content in paid ads.

ASPIRE, 2026 SURVEY ³

67%

include paid usage in the initial contract or rate.

ASPIRE, 2026 SURVEY ³

Paid usage is now the norm, yet roughly a third still do not build it into the initial agreement. It gets settled later, after the content already exists.

A Nigerian UGC industry guide also highlights the distinction between basic campaign licences, evergreen use and full buyouts, showing that brands need to decide exactly what rights they are purchasing rather than assuming payment automatically means unlimited use.⁴

SO THE QUESTION SHOULD NOT BE

"Why are creators charging for usage?"

THE BETTER QUESTION IS

"Why are we still negotiating usage as an afterthought?"

07 Where did we get it wrong?

This is where we believe the real conversation begins. It starts with how we turned UGC into a cheaper version of influencer marketing.

UGC was supposed to give brands access to content creation without necessarily buying audience access. But the lines have blurred.

- ☐ A creator with an audience starts producing UGC.
- ☐ Then the brand wants the content.
- ☐ Then the brand wants the creator to post it.
- ☐ Then the brand wants to run ads through the creator.
- ☐ Then the brand wants exclusivity.
- ☐ Then the creator's manager enters.
- ☒ Suddenly, we have recreated the influencer deal. The only difference is that we still call it UGC.

08 We started pricing the creator instead of the job

This is another problem.

20,000

followers

A creator with 20,000 followers may be excellent at producing advertising content.

200,000

followers

A creator with 200,000 followers may be terrible at it.

Follower count should therefore not automatically determine the value of UGC.

- 1 The content is the product.
- 2 The creator's audience is a separate product.
- 3 The distribution is another product.
- 4 **The rights are another product.**

The more accurately we separate these things, the easier the market becomes to understand. Interestingly, current creator pricing research increasingly reflects this. UGC pricing is being driven more by deliverables, usage rights and advertising rights than by audience size alone.⁵

09 We started adding rights without adding accountability

This is probably the most uncomfortable part of the conversation.

Brands have become better at asking: "What are my usage rights?" But have creators and brands become equally good at asking: "What are we trying to achieve?" A UGC creator may have:

FEE

Production fee

FEE

Usage fee

FEE

Exclusivity fee

FEE

Whitelisting fee

TERM

Revision limits

FEE

Rush fee

But what is the campaign KPI?

If the content is for **awareness**, say so.

If it is for **testing creative**, say so.

If it is for **paid conversion**, say so.

If it is for **product education**, say so.

The creator should understand what the content is being used to accomplish. The brand should also understand that a creator cannot guarantee sales simply because they produced the content. That responsibility sits across:

Creative + Offer + Audience + Distribution + Landing Page + Product + Price + Media Buying +
Measurement

This is why we need to stop asking creators to carry the weight of the entire marketing funnel.

10 The UGC creator is not the media buyer

If a brand pays a creator ₦X to make a video, and then puts ₦5X behind that video in paid advertising, the creator did not suddenly become responsible for the performance of the media campaign. They created the asset.

The media strategy
determines who sees it.

The product
determines whether people want it.

The offer
determines whether they act.

The landing page
determines whether they convert.

THE PRINCIPLE

UGC should therefore be treated as media creative, not as the entire media strategy.

11 And both sides have their part to play

It would be easy to make this paper a criticism of creators. That would be unfair. Brands have contributed to the problem. But it would be equally unfair to pretend the friction comes from one side.

WHERE BRANDS FALL SHORT

- ☐ We have created briefs that say: "Make something viral."
- ☐ We have asked for: "Something authentic."
- ☐ We have changed scripts five times.
- ☐ We have asked for more revisions after agreeing to two.
- ☐ We have paid late.
- ☐ We have used content beyond the agreed period.
- ☐ We have asked creators to work for exposure.
- ☐ We have expected unlimited usage because: "But we already paid for the video."
- ☐ We have also sometimes failed to explain what the content will be used for.

WHERE CREATORS FALL SHORT

- ☐ Rate cards that quote premium prices with no portfolio or past results to back them.
- ☐ Deadlines missed without warning, sometimes after the media budget has already been booked.
- ☐ Messages left unanswered for days in the middle of a live campaign.
- ☐ Briefs skimmed rather than read, leading to content that misses the product's key message.
- ☐ Full influencer rates quoted for content-only briefs that need no audience at all.

A creator cannot price a job properly when the brand itself does not know what it wants. And a brand cannot trust a rate card that has nothing behind it.

Fixing the market means both sides holding themselves to a professional standard, not only one.

12 The biggest problem: we are losing the original advantage of UGC

UGC became powerful because it was:

Fast.

Flexible.

Native.

Scalable.

Accessible.

Creative.

If every UGC campaign now requires weeks of negotiation, multiple intermediaries, complicated rights structures and fees for every possible use case, we should ask a simple question:

Have we made UGC too complicated?

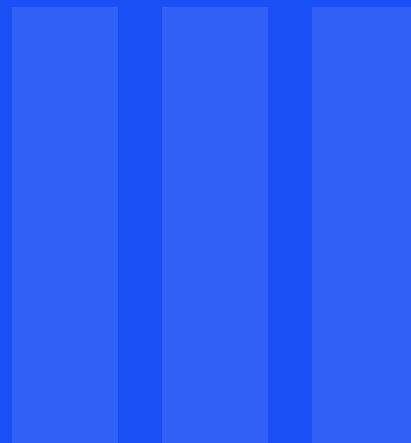
The answer may not be "yes" across the board. But there is clearly a tension.

35.4%

of respondents cited rising creator costs as the top reported challenge, while ROI and attribution challenges also remain significant.

INFLUENCER MARKETING HUB, 2026 BENCHMARK ⁶

That combination matters. Costs are increasing while proof remains difficult. That is exactly when a marketing category starts asking difficult questions.



So, how do we fix it?

Not by going backwards. By making the market clearer.

13	So, how do we fix it?
14	Fix one: separate the products
15	Fix two: stop buying unlimited rights by default
16	Fix three: build performance into the relationship
17	Fix four: stop measuring everything by sales
18	Fix five: make the brief better
19	Fix six: create a creator classification system
20	Fix seven: bring intelligence into creator buying

13 So, how do we fix it?

The answer is not to go backwards. We should not return to:

"Just send us the video for ₦20,000."

That does not respect the creator's business. **Instead, we need to make the market clearer.**

14 Fix one: separate the products

Every UGC brief should clearly identify what the brand is buying.

01

Content

The creator produces the asset.

02

Organic usage

The brand can publish the content on its own channels.

03

Paid usage

The brand can use the content in advertising.

04

Distribution

The creator publishes the content to their own audience.

05

Whitelisting / creator authorization

The brand can use the creator's identity/account for paid distribution where applicable.

06

Exclusivity

The creator agrees not to work with specified competitors for a defined period.

Once these are separated, the conversation becomes much easier. **The creator knows what they are selling. The brand knows what it is buying.**

15 Fix two: stop buying unlimited rights by default

Brands should not automatically ask for perpetual, worldwide, unrestricted usage for every piece of UGC.

If the campaign is three months
buy three months.

If it is a product launch
define the launch window.

If the content performs well
and the brand wants to extend its use, negotiate an extension.

This is healthier for both sides. It also creates a better incentive for creators. **A good piece of content can continue earning.**

16 Fix three: build performance into the relationship

Not every UGC creator should be paid based on sales. That would be unfair. But not every relationship needs to be purely transactional either.

Brands can experiment with models such as:

Fixed production fee For the work itself.	Usage fee For commercial use.	Performance bonus For content that exceeds agreed performance thresholds.
Affiliate commission Where the creator is involved in distribution.	Retainer For creators producing a consistent volume of content.	Long-term creator partnership Where both sides commit to a defined period and set of objectives.

The point is not to force every creator into performance marketing. **The point is to create more ways for value to be shared.**

17 Fix four: stop measuring everything by sales

This is equally important. A creator can produce an excellent video that does not sell. That does not automatically mean the creator failed.

Maybe the objective was awareness.

Maybe the content was designed to test hooks.

Maybe the product page was weak.

Maybe the media targeting was wrong.

Maybe the offer was not competitive.

Marketing performance is rarely controlled by one person. Instead, brands should define the KPI before production. For example:

OBJECTIVE	RELEVANT KPI
Awareness	Reach, impressions, completed views
Engagement	Engagement rate, shares, saves
Creative testing	Hook performance, watch time, CTR
Traffic	Click-through rate, landing-page visits
Conversion	CPA, CVR, revenue
Content library	Number and quality of usable assets
Paid media	ROAS, CPA, incremental performance

The creator should know what role their content plays.

18 Fix five: make the brief better

A good UGC brief should answer:

01 What are we selling?

02 Who are we talking to?

03 What problem are we solving?

04 What should the viewer understand?

05 What should they do next?

06 Where will the content be used?

07 For how long?

08 Is paid amplification involved?

09 What is the approval process?

10 How many revisions?

11 What is the timeline?

12 What is the KPI?

That is enough. We do not need a 14-page brief for a 30-second video. **But we do need clarity.**

19 Fix six: create a creator classification system

Not every creator should be approached in the same way. We should begin distinguishing:

UGC Creator

Primarily sells content production.

Influencer

Primarily sells access to an audience.

Creator-Influencer

Sells both content and audience.

Specialist Creator

Has expertise in a particular category.

Performance Creator

Creates content specifically designed for paid acquisition and conversion.

Ambassador

Builds a longer-term relationship with a brand.

These are different commercial relationships. The industry becomes more efficient when we stop putting all of them under the word: **"Creator."**

20 Fix seven: bring intelligence into creator buying

This is where the future of media intelligence becomes important.

THE QUESTION SHOULD NO LONGER SIMPLY BE

"Which creator should we work with?"

IT SHOULD BECOME

"What are we trying to achieve, which type of creator is best suited to that objective, what content do we need, what rights do we need and how will we measure it?"

That is a much better media-buying question. **The creator is one part of the media plan. Not the entire plan.**



The next phase

UGC is not dying. It is growing up. And there is a difference.

21	What TIMA believes the future looks like
22	Where AI fits
23	The question we should really be asking
24	The new deal between brands and creators
25	What brands should do tomorrow
26	What creators should do
27	What a better UGC deal could look like
28	The role of media intelligence
29	Our position
30	Conclusion

21 What TIMA believes the future looks like

We don't think UGC is dying. We think it is growing up. And there is a difference.

THE EARLY UGC MARKET WAS BUILT AROUND
SIMPLICITY

Make content. Get paid.

THE NEXT PHASE NEEDS TO BE BUILT AROUND

Create value. Define the rights. Measure the outcome.

- Creators will become more professional.
- Brands will become more demanding.
- Agencies will become more sophisticated.
- Usage rights will become more structured.
- **AI will make content production faster.**

And because content will become easier to produce, distribution, creative quality and performance will become even more important. The creator who can simply make a video will face more competition. The creator who understands:

Content + Audience + Brand + Platform + Performance

will become more valuable.

22 Where AI fits

AI is one of the biggest pressures on UGC pricing right now, and it deserves more than a bullet point.

Brands can already generate avatar presenters, synthetic voiceovers and product videos in minutes, at a fraction of a creator's fee. For a brand that only needs volume, that is a real alternative. It will push down the price of basic production, and creators who sell nothing more than a camera and an hour of their time will feel it first.

But AI also makes it clearer what human creators are actually selling:

Trust

Viewers respond to a real person who has actually used the product, and they are getting better at spotting when no one has.

Cultural fluency

Knowing which phrase, setting or joke lands in Lagos, and which one falls flat.

A real face

Someone who can stand behind a claim, appear again and build familiarity over time.

Judgement

Knowing what not to say, and when a script will sound wrong to the audience it is meant for.

Brands also carry a responsibility here. Presenting a synthetic presenter as a real customer is a trust risk, and the short-term saving can cost far more in credibility.

WHAT THIS MEANS FOR PRICING

The creator who only offers production will compete with AI on price. The creator who offers trust, culture and judgement will compete on value. That is the difference between becoming expensive and being properly valued.

23 The question we should really be asking

THE QUESTION IS NOT

"Are UGC creators becoming too expensive?"
That is too narrow.

THE BETTER QUESTION IS

"Are brands buying UGC in the right way?"

Because there is a difference between something becoming expensive and something becoming properly valued.

If a creator spends three hours scripting, filming and editing a video that a brand uses in a ₦50 million campaign, the content is not simply worth the cost of three hours.

If a creator gives a brand perpetual rights to use their face and voice across paid media, that right has value.

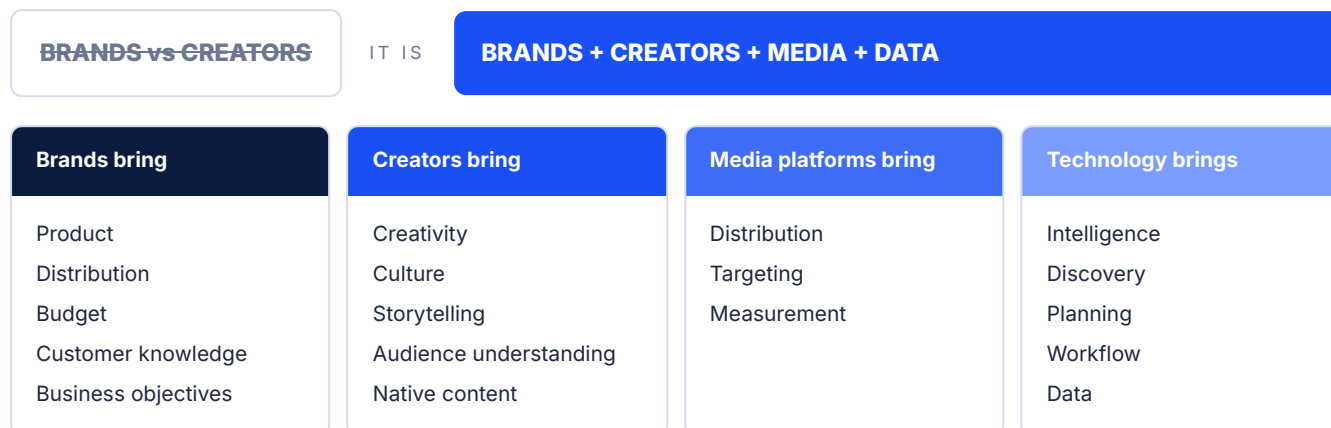
If a creator has an audience that can drive distribution, that audience has value.

If a creator is only producing an asset, the audience should not automatically be priced into the deal.

We need better definitions.

24 The new deal between brands and creators

The healthiest future is not:



The opportunity is to connect these pieces. **That is where media intelligence becomes increasingly important.**

25 What brands should do tomorrow

Before sending the next UGC brief, ask five questions:

01 Do we need content or audience?

If you need content, don't pay for an audience you don't need.

02 Where will the content be used?

Organic social is not the same as paid advertising.

03 How long do we need the rights?

Don't buy five years when you need three months.

04 What is the creator responsible for?

Content production? Distribution? Performance? Be clear.

05 What are we measuring?

Know this before the creator presses record.

26 What creators should do

Creators should also ask:

01 What exactly is the brand buying?

02 Where will the content appear?

03 How long will it be used?

04 Will it be used in paid advertising?

05 Is my likeness being used?

06 Am I expected to post it?

07 Is there exclusivity?

08 How many revisions?

09 What happens if the brand wants to extend usage?

These are not difficult questions. **They are simply business questions.**

27 What a better UGC deal could look like

INSTEAD OF

**UGC package:
N195,000**

One number. No breakdown
of what it covers.

WE SHOULD START SEEING THE SAME N195,000 AS

Production	N150,000
Deliverables	3 × 30-second videos
Organic usage	90 days, included
Paid usage	30 days, N45,000
Additional usage	Negotiated separately
Distribution	Not included
Exclusivity	Not included
Revisions	2 rounds
Delivery	7 working days
KPI	Creative testing / paid acquisition
Total	N195,000

Figures are illustrative and do not represent a recommended market rate.

The price has not changed. What has changed is that both sides can now see what it pays for.

And if the brand wants:

6 months paid usage

+

Creator posting

+

Category exclusivity

they know exactly what they are paying for.

28 The role of media intelligence

This is ultimately why this conversation matters to TIMA. Media buying is becoming more fragmented.

More creators.

More publishers.

More platforms.

More formats.

More content.

More ways to distribute content.

And therefore more decisions. The problem is no longer simply finding someone who can make a good video. It is knowing:

? Who should we work with?

? For what objective?

? At what price?

? For what rights?

? On which channel?

? For which audience?

? With what expected outcome?

? How do we compare that opportunity against everything else available to us?

TIMA

That is the media intelligence problem.

29 Our position

× We don't believe the answer is to make creators cheaper.

× We don't believe brands should get unlimited rights for the price of production.

× We don't believe every creator needs a manager.

× And we don't believe every UGC campaign needs to become a complicated procurement exercise.

→ We believe the market needs better information.

Better creator discovery.

Better media discovery.

Better pricing context.

Better campaign planning.

Better rights management.

Better measurement.

Better relationships between brands, creators, publishers and agencies.

Because the more media options we have, the more important intelligence becomes.

30 Conclusion

UGC solved a real problem.

It gave brands access to creator-quality content without always requiring them to buy creator-sized audiences. It gave creators a new way to make money without having to become full-time influencers. It gave brands more creative volume. It gave advertising teams more content to test. And it changed the relationship between creators and brands.

But the market is now entering its next phase. The creator economy is becoming more professional. Creators are becoming businesses. Brands are becoming more demanding. Usage rights are becoming more important. Budgets are under more scrutiny. And the pressure to prove marketing value is increasing.

So perhaps we did not get UGC wrong. **We simply outgrew the original UGC model.** The next phase should not be about going back to cheap content. It should be about creating a clearer market where everyone understands what is being bought, what is being sold and what success looks like.

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BECAUSE AT THE END OF THE DAY

A creator is not a media plan.
A piece of content is not a campaign.
And a rate card is not a strategy.

The future of creator marketing will belong to the brands and creators who understand the difference.

THE QUESTION WE WANT TO PUT TO THE INDUSTRY

Are UGC creators becoming too expensive and difficult to work with, or are brands finally beginning to understand the real commercial value of creator content?

WE WANT TO HEAR FROM

Brands.

Agencies.

Creators.

Creator managers.

Media buyers.

Marketing leaders.

SHARE YOUR VIEW

Tell us where you stand. Responses will shape our follow-up paper.

timaconnect.ai

Because the next phase of UGC should not be defined by who charges more. It should be defined by who creates more value.