***Interviewee: Ben, 28 yo***

***Niche: Finance & Investment***

***Reach: 9.1 million followers (Instagram & Youtube)***

**Q1. Please tell me a little about your work as a digital influencer, how it started, and how you have established yourself in your current niche.**

My path into digital influencing in the financial niche started out of a mix of passion and necessity. Before the pandemic, I was working for a major financial firm, helping clients navigate mutual funds, the stock market, and other investment opportunities. When everything shifted online due to the pandemic, I saw a unique chance to transition my expertise to a broader audience.

I began by creating content that broke down complex financial concepts into digestible, actionable advice. I started with simple videos and blog posts, leveraging social media platforms to reach and engage with people who were eager to learn about investing. Over time, I focused on areas like mutual funds, cryptocurrencies, and stock market strategies, providing insights and recommendations based on current market trends and personal finance principles.

To establish myself in the niche, I committed to providing consistent, high-quality content and engaging directly with my audience. I also leveraged my background in finance to build credibility, and I continuously updated my knowledge to stay ahead of market trends. Through this approach, I am proud to have built trusted brand and a community of followers who value practical financial advice.

**Q2. In what ways do you believe digital influencers shape consumer behavior? Could you share any examples?**

I see our role as highly dynamic and influential. We inspire people to take various actions, whether it’s starting a new diet or exercise routine, exploring the latest tech gadgets, or trying out a trendy new restaurant. It's a powerful responsibility because our influence can be used positively or negatively, depending on how we choose to direct it.

Our impact can guide people toward beneficial choices and exciting experiences, making it crucial for us to steer our influence thoughtfully and ethically.

But, that’s actually an interesting question. As an investment expert, rather than simply encouraging someone to buy a new gadget or try a trendy restaurant, my focus is on helping them see the potential returns or risks associated with their financial choices. Whether it’s advising on mutual funds, cryptocurrencies, or the stock market, my goal is to empower people with knowledge so they can make decisions that align with their long-term financial goals.

Influencers like myself provide valuable education through courses and tailored advice. When I offer in-depth insights on investing in mutual funds, cryptocurrencies, or the stock market, it empowers people to make informed decisions. For instance, a comprehensive course on cryptocurrency investing might encourage someone to take their first steps into the crypto market with confidence.

By consistently sharing expert knowledge and actionable advice, influencers build a sense of trust and authority. This trust translates into higher engagement with their recommendations and products. For example, when I discuss the benefits of a particular investment strategy or tool in my content, it often leads to a surge in interest and inquiries about related courses or resources. So, there is an educational added value in there, which is bounded with trust.

**Q3. What strategies would you say digital influencers typically use to increase sales of sponsored products and services? Which ones have you used? What worked and what did not work for you? Why?**

So yeah, let’s be real about it - I do sell courses and engage in paid partnerships and sponsored promotions. It’s part of my business model, and I’ve found that certain strategies work particularly well for these.

For example, I’ve created comprehensive guides on financial topics that seamlessly integrate mentions of my courses or tools. Also, offering early access or exclusive content to selected followers has been an effective way to drive engagement. This tactic has proven effective in encouraging my audience to act quickly and take advantage of the unique opportunities I offer.I also host lives where viewers can ask direct questions and I can share ways they can get access to additional relevant content.

Something that didn’t work as well for me was partnering with celebrities to promote my courses. While these high-profile endorsements might seem like a great idea, they often come across as inauthentic if the celebrity isn't relatable to my audience. For instance, although my course played a significant role in helping a well-known TV personality with their financial situation, using this case to promote my course didn’t resonate as strongly with my followers.

My audience tends to connect better with everyday people who face common financial challenges, such as managing debt, saving for a mortgage, or budgeting for everyday expenses. Featuring real-life stories from individuals who have faced and overcome these relatable issues has proven to be more effective. It creates a sense of authenticity and relatability that helps my audience see the practical value of my courses in their own lives.

**Q4. In your view, what are the essential ethical responsibilities that content creators and digital influencers should uphold? Can you share any personal experiences that illustrate these responsibilities in action?**

I’ve turned down several sponsorship opportunities for products or services that I didn’t personally use or believe in. For instance, I was approached by a company to promote a financial product that I felt didn’t offer genuine value to my followers. I chose not to endorse it, as I wanted to ensure that my recommendations were based on real experiences and beneficial to my audience.

I make it a priority to disclose any potential conflicts of interest. For example, if I discuss a product that I have a financial stake in, I clearly mention this to my audience. This transparency helps avoid any perception of bias and maintains the integrity of my recommendations.

Unfortunately, this ethical principle seems to be lacking in today's landscape. Many influencers fail to uphold their promises when selling products or services, both directly and indirectly. As a result, many people are understandably frustrated.

For my own products and courses, I ensure that users have access to reliable technical assistance and support. It’s also crucial to meet their expectations by delivering on the promises made. This means providing clear, actionable content and being responsive to any issues or questions that arise. By doing so, I uphold the integrity of my offerings and ensure that my audience receives the value they were promised.

I also don’t have an issue with coming forward and rectifying things when necessary. There have definitely been times when I needed to clarify or correct information I shared. In the investment space, it’s crucial to provide accurate and reliable advice, and sometimes things change or I realize I didn’t present something clearly enough.

For instance, there was a time I recommended a particular investment strategy, but after doing further research, I realized it wasn’t as effective as I initially thought. I made it a point to address this with my followers, explaining my updated perspective and the reasoning behind it. Transparency is key in building trust with my audience, especially in a field where people are making financial decisions based on my insights.

I believe it’s important for influencers to be accountable and show that we’re all learning and growing. Admitting when we’re wrong not only helps to maintain credibility but also fosters a more honest dialogue within the community. Ultimately, I want my followers to feel confident in their investment choices, and being upfront about any missteps is part of that commitment.