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# Creative Transactions: Special Digital Monies in ‘Break Kickstarter’ Crowdfunding Campaigns

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This paper conceptualizes ‘creative transactions’ – payment for creative work – as a rich site for the study, design and innovation of new financial technologies, and ‘special digital monies’. For most, creative labor remains highly precarious and underfunded and those working in the creative industries frequently rely on diverse forms of funding for their work. As a case study, we draw on a corpus of 87 ‘Break Kickstarter’ crowdfunding campaigns, where project creators were encouraged to break conventions and “*rethink what a Kickstarter campaign can be*”. By studying how these innovative projects broke fundraising conventions and experimented with the transactional attributes of a Kickstarter campaign, we show how they reconfigured the payment for creative work, and developed new relations between creators and their audiences. Drawing on these analyses, we derive new ideas and opportunities for the design of special digital monies to support novel creative transactions beyond crowdfunding campaigns.

CCS Concepts: • **Human-centered computing** → **Interaction design theory, concepts and paradigms**; **Empirical studies in interaction design**.

Additional Key Words and Phrases: Money; FinTech; Creative Industries; Crowdfunding; Creative Transactions

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## 1 INTRODUCTION

Digital technologies play all kinds of intermediary roles in the valuation of and payment for creative work. In-demand concert tickets are bought by bots and sold prospectively by touts on ticket resale websites. A Banksy artwork was sold for \$1.4million at an auction, before shredding itself once it was sold [45]. Plantoids are mechanical sculptures which will automatically commission a new version of themselves if they are ‘fed’ with a cryptocurrency<sup>1</sup>. Gamers, and increasingly artists and performers can earn money on live-streaming platforms such as Twitch, where viewers can ‘cheer’ performances using ‘Bits’ - a virtual currency [42, 73]. And in July 2019, Kickstarter launched a campaign to ‘Break Kickstarter’, inviting creatives to “*rethink what a Kickstarter campaign can be*”<sup>2</sup>.

These are all different examples of what we conceptualize in this paper as ‘*creative transactions*’. Most simply, these are payments for creative work; but they also demonstrate highly creative approaches to financial transactions. Working in the creative industries [17] remains a precarious, aspirational and underfunded profession for many [57, 58, 63, 64]. Creatives often work as freelancers, rely on a patchwork of diverse income streams, and are encouraged to adopt entrepreneurial attitudes to make a creative practice economically sustainable. It’s important, therefore, to better

<sup>1</sup><http://okhaos.com/plantoids/>

<sup>2</sup><https://break.kickstarter.com/>

understand the nature of creative transactions – how, when and why people value and pay for creative work in different ways - especially as they are mediated by online platforms and new financial technologies.

In examining these transactions between creatives and their audiences, we extend a rich vein of scholarship in HCI that has examined personal interactions with money – for example, money management (e.g.[36, 43, 54, 71, 72]), making payments (e.g.[1, 9, 60]), and financial gifts and lending – alongside a growing diversity of financial technologies, for example, mobile money [20, 25, 51], digital banking [18], virtual currencies [41, 50, 74], cash and cheques [61, 70], and cryptocurrencies [23, 56]. This body of work consistently highlights the extent to which interactions with money – be it spending, saving or managing money – are highly situated and social practices. Furthermore, they show an interweaving of economic and social concerns, rather than a purely calculative approach to optimize an economic bottom line. In the context of household finance, Vyas et al. note *“artful and creative ways people incorporate their social lives into financial activities”* [72]. Such perspectives are also supported in theoretical and historical studies of money [26, 46, 49, 65, 79]. In particular, Zelizer develops the concept of ‘special monies’ [78] - highlighting how money can take on various social meanings, depending on how and by whom it is used:

*While the economic model assumes that all monies are the same in the modern world, the “special monies” model assumes that there is a plurality of different kinds of monies, each “special money” shaped by a particular set of cultural and social factors and is thus qualitatively distinct. ([80] in [41])*

Kow et al. [41] exemplify how Zelizer’s concept can be used to understand and analyze new digital representations of money, and FinTech services more broadly. They describe various payment features in AliPay and WeChat Wallet as ‘Special Digital Monies’ and propose a series of ‘transactional attributes’ as a contemporary framework for understanding and designing new digital monies.

Here, we leverage and extend this body of work, which has tended to focus on personal finances, by considering creative transactions as a rich site for the study of Special Digital Monies, and subsequently, to identify considerations and opportunities for the design of new creative transactions. As a specific case study, we identified and analyzed a corpus of 87 ‘Break Kickstarter’ crowdfunding campaigns, where project creators were encouraged to break conventions, traditions and habits in crowdfunding, while working within the bounds of existing transactional attributes on the Kickstarter platform – primarily that ‘backers’ pledge to support creative projects in return for all manner of specified ‘rewards’. Though this is a unique case, based on a limited set of projects, the examples shown aptly demonstrate the potential creativity in financial transactions, even when relatively constrained within a single platform infrastructure. From a qualitative analysis of these projects, and the ‘breaks’ they attempt, we show how existing financial infrastructure can be repurposed and reconfigured to produce new relations and meaning in creative transactions. We propose three distinct contributions to our work:

- (1) We conceptualize creative transactions as a rich and under-served site for the design of special digital monies.
- (2) We provide an exemplar of how the analysis of ‘transactional attributes’ [41] can be used to understand and generate new proposals for Special Digital Monies.
- (3) We generate design provocations for new creative transactions, in the context of crowdfunding, and financial technologies more broadly.

## 2 RELATED WORK

Our research is underpinned by two core literatures. First, we address sociological studies of valuation and emerging business models in the production of creative work; second, we attend closely to studies in HCI of new financial

technologies, and Kow et al.’s concept of ‘Special Digital Monies’ specifically[41]. There is also a rich literature in crowdfunding within HCI, however we attend to this work through our description of the Kickstarter platform and the ‘Break Kickstarter’ campaign.

## 2.1 Valuing and Paying for Creative Work

At source, the creative industries are a rich context for the study of money and FinTech since there is such diversity in how creative works are valued and paid for. From an economic perspective, Caves argues there are an *“infinite variety of creative products together with an accompanying uncertainty of demand”* ([11] in [53]). Moeran et al.[53] subsequently show how the prevalence of fairs, festivals and competitions are crucial to determining and negotiating the values that underpin how this diversity of creative work is actually valued. We also see that creatives can be remunerated by articulating their creativity in different ways. A musician, for example, may sell physical records, they might earn royalties when their work is licensed or remixed on streaming platforms and other media, in addition to earning from touring live shows, selling merchandise and offering fans access to the artist and their creative process.

These examples entail quite different creative transactions between creators and their audiences taking place. At the same time, online platforms have upended traditional business models for many creative industries, and especially independent artists. While these platforms have greatly expanded the access and distribution of creative content, driving down its value, they have also allowed for much more direct connections between creatives and their audiences. These connections have underpinned crowdfunding approaches, where audiences can more directly fund and support specific creative projects [6, 15, 44]. Further, Swords [66] describes the emergence of ‘crowd-patronage’ where artists work is financially supported by monthly subscriptions from a global audience. Digital patronage has also become a primary approach to monetization on live-streaming platforms such as Twitch [39, 75]. Fraser et al. [21] describe how artists and illustrators increasingly use such platforms to ‘share the studio’ selling the creative process and time in their company, as much as a specific creative product. One striking finding from this study is that many creative live-streamers sought new ways to make aspects of their creative process ‘performable’. This perhaps also reflects a broader trend across social media platforms to invite and elevate their audiences to aspire to become ‘content creators’, while providing features and opportunities for these new creators to monetize their content and audiences. And while platforms such as Patreon, Twitch, TikTok and Kickstarter clearly facilitate more direct creative transactions between creators and their audiences, Swords also emphasizes the extent to which these global platforms effectively re-intermediate these relationships and inevitably play a curatorial role, deeply dependent on algorithmic logics [66, 67].

Taken together we argue that these broader trends present a critical juncture to consider how new financial technologies and platforms can configure specific creative transactions to take place. However, beyond the shifting geographies and business models of the creative industries as a whole, in this paper we hone in on how the design and representations of money and value shape specific relationships and experiences between creators and their audiences.

## 2.2 Special Digital Monies and Transactional Attributes

Prior work on financial technologies in HCI and adjacent fields has critiqued the extent to which financial innovation has tended to favour the development of uniform payment systems that prioritize speed, convenience and financial efficacy [25, 36, 70, 72]. In particular Kow et al. [41] suggest that from a design perspective, such approaches overlook the potential to support the more nuanced, personal and meaningful ways in which people often conduct financial transactions. This is especially the case when we think of transactions that take place within specific contexts, communities or user groups (e.g. [14, 20, 61]).

A more plural approach to the design of financial technologies is required, especially as economic transactions are increasingly embedded and represented directly within digital platforms and networks. In addition to studies of mobile money [25, 51, 55], virtual currencies [10, 42, 73, 74] and cryptocurrencies [23, 48, 56, 62], a wealth of recent research highlights how ‘money talks’ [5, 36], and how transactional data about payments can be deeply social and communicative [1, 59, 65]. The rise of digital gifting on live-streaming platforms exemplifies the potentially playful and social nature of transactions that are entirely contained within a platform ecosystem. Furthermore, digital monies and financial infrastructures, in particular cryptocurrencies, have become increasingly ‘programmable’ [18, 19] and data-driven, such that specific rules and conditionality can inform certain uses, flows, or values within a transaction.

Zelizer’s original concept of ‘special monies’ [78] provides a foundational theory to the interweaving of social and economic concerns that are emergent in these new financial technologies. Her seminal work highlights how different social contexts shape the uses of monies, and how the particular qualities of different monies (e.g., pocket money, pin money, salaries, savings, winnings, food stamps, foreign currency) themselves serve to shape our social relations. Her work explains why we expect to pay a set price for food in a restaurant, but would bring a bottle of wine to a friend’s house for dinner. Crucially, Kow et al. [41] extend Zelizer’s concept of ‘special monies’ to digital contexts. As a case study, they present a qualitative study of several unique payments made possible through the design of wallet features in *AliPay* and *WeChatPay*. For example, the apps facilitate ‘hongbao’ – a special tokenistic ceremonial money exchanged around special occasions such as births, marriages or Chinese New Year - and offer features that negotiate the polite payment of dinner bills, or requested and reciprocal gifting between friends and family.

Furthermore, through this case study they offer a turn towards how designers put Zelizer’s theoretical work into practice. Kow et al. [41] propose a framework of ‘*transactional attributes*’ in order to analyse and experiment with special digital monies, listed verbatim below.

- **Actors:** Who are the payers, and who are the payees? There can be multiple payers and payees in a transaction.
- **Context:** Where is this transaction going to take place? For example, within instant messaging, online forums, a mobile app, or other digital spaces.
- **Representation:** How should money be graphically represented? For example, money can be represented as numbers on screen, or as graphical representations of digital artifacts, such as hongbao.
- **Quantity:** How much money will each payer give, and each payee receive?
- **Flow:** How will the money flow from one actor to another? The money may flow from one actor to another, one to many, many to one, many to many, or in a combination of these processes. Certain money flow may also be forbidden.
- **Timing:** When and under what conditions will the above transaction rules be activated? For example, Lucky Money is spent when it has been drawn the defined number of times.

While the *representation* of money has often been of most immediate interest to interaction designers and anthropologists [50], each of these attributes clearly informs the ‘transactional work’ [60] that is possible in any financial interaction. In particular, consideration for the *flow* and *timing* of transactions reflects the possibilities of more programmable and algorithmically governed transactions (e.g. [18, 19, 48]). We therefore see these transactional attributes as a starting point for thinking about how designers leverage special digital monies to shape users’ experiences of new financial technologies. In this paper we provide an exemplar of how this framework can be applied analytically and generatively in a specific context – to produce new kinds of creative transactions.

### 3 INTRODUCING 'BREAK KICKSTARTER'

Before describing the invitation to 'Break Kickstarter', we will briefly summarize the key and distinctive features of Kickstarter campaigns, with reference to the extensive literature in HCI on crowdfunding.

#### 3.1 Crowdfunding on Kickstarter

Kickstarter is a global crowdfunding platform, launched in 2009 with the stated mission "*to help bring creative projects to life*"<sup>3</sup>. Core categories for projects include arts, comics & illustrations, design & tech, film, food & craft, games, music and publishing. Rather than equity investment, or charitable fundraising, which are explicitly excluded from Kickstarter, the conclusion of a campaign should be to "*create something to share with others*"<sup>4</sup>. At the time of writing, over \$5 billion have been pledged to Kickstarter projects, from over 18 million 'backers', resulting in more than 187,000 successfully funded projects<sup>5</sup>.

Creators must set a time-limited, 'all or nothing' funding goal for their projects – if this goal is not met by the deadline, any funds pledged are returned to backers and the campaign is unsuccessful. Prior research and Kickstarter themselves emphasize the value of crowdfunding as a means of building a community around a project, and the importance to reaching beyond one's own networks to find backers [6, 34, 35]. Setting and budgeting for the right goal is therefore a considerable challenge for projects, however, if a project is funded before the end of the campaign, they may offer 'stretch' goals to raise further funds.

Backers can pledge any amount to support a campaign without any reward, but in most cases, backers are invited to pledge specific amounts for specific tangible rewards. Rewards may typically include copies of a finished product, such as a board game or a book, early-access, exclusive or limited content from a project, unique experiences provided by the creators, or simply personal messages of gratitude. A project can have multiple reward 'tiers', and projects can also limit how many of a specific reward can be claimed. Within the US, pledges must be at least \$1 and an individual pledge cannot exceed \$10,000.

A Kickstarter campaign story typically includes a short video introducing the founders or creators [13, 16], a description of the background and rationale for the project, details on the specific rewards being offered, and evidence of the creator's ability to deliver these rewards. A campaign may last between one and 60 days, although 30 days is generally advised by Kickstarter. Projects can be cancelled by creators, and then relaunched at another time with a better campaign. Kickstarter takes a 5% fee from successfully funded projects, with additional fees (between 3-5%) for payment processing. There are clearly many different ways to run a successful Kickstarter project, or to include Kickstarter campaigns within a wider business model [7, 22, 32]. Reflecting the labor and skills required in successfully marketing a crowdfunding campaign [28, 33, 68] some campaigns adopt consultancy and marketing services to help manage their campaigns. Typically, projects are being funded at an early stage, and funds are required to make the project a reality. Supporting a Kickstarter campaign clearly comes with a greater level of risk and ambiguity than in a typical transaction for creative work in a store or online marketplace. Indeed, when taking payment details, Kickstarter itself explicitly states that it '*is not a store*'. However, it *is* a site of creative transactions.

<sup>3</sup><https://www.kickstarter.com/charter>

<sup>4</sup><https://www.kickstarter.com/rules>

<sup>5</sup><https://www.kickstarter.com/help/stats>

### 3.2 The Break Kickstarter Campaign

In June 2019 Kickstarter launched an invitation for new projects to “*rethink what a Kickstarter campaign can be*” and to Break Kickstarter <sup>6</sup>. While Kickstarter itself would not change any of its functionality, and campaigns had to follow basic rules and community guidelines in raising funds for a specific creative project, this was an invitation to “*break conventions and assumptions*”. To participate, projects had to be launched between July 15th and August 15th 2019, and include ‘Break Kickstarter’ in their title. These projects could all be found in one place on the Kickstarter platform <sup>7</sup>, and Kickstarter would also then celebrate and promote these unconventional projects.

Kickstarter offered examples and ideas to inspire creators, for example: suggesting that fundraising campaigns themselves become part of the experience for backers; suggesting radical aesthetic or narrative changes to a fundraising page or video; or making innovative use of reward tiers as a way to involve backers in the creative process or to unlock campaign content. In promotional web material pointing to previous unconventional Kickstarter campaigns, they also pointed to specific features of a Kickstarter that could be broken – from videos and project updates, to project durations and ‘*what it means to pledge*’ [37].

In appealing for projects to break ‘expectations’, ‘habits’, and ‘tradition’ this case offers a rich context to consider how transactional attributes can be varied to produce new kinds of creative transactions, and mediate particular relations between projects and their backers, and more broadly, creators and their audiences. In our analysis, we identified 135 unique campaigns, which claimed to Break Kickstarter (as detailed below, a small number of these did not appear to actually break any conventions). These were campaigns for a wide range of creative projects and disciplines. They provide examples of transactions with enthusiastic supporters of creative work, and the projects were offering more to supporters than just a specific product or exchange. Drawing on scholars in ‘valuation studies’ [31] we also point to the ambiguity and risk involved in backing these projects as “sites of dissonance” [3], where the value being exchanged is uncertain and in flux. Kjellberg et al. argue that it is in these “hot markets” [40] that we can hope to understand how creative work is valued, and how particular forms of exchange support particular social relations and meaning through a transaction.

The ‘Breaks’ attempted are by necessity trying something new. They draw on well understood features of crowdfunding, but crucially for this study, they demonstrate the extent to which existing financial infrastructure can be repurposed and reconfigured to produce certain relations; they also show how conventions and arrangements from other financial contexts and platforms could be used innovatively within crowdfunding platforms. As such, we argue that in studying this collection of Break Kickstarter projects, we can identify important and variable transactional attributes in the context of creative work, and derive new ideas and opportunities for the design of creative transactions and special digital monies beyond crowdfunding sites.

## 4 METHODS

### 4.1 Data Collection

An initial corpus of ‘Break Kickstarter’ campaigns was easily defined by those which had used the term as a project tag, or in the title of their project, meaning they were already curated in a specific section of the Kickstarter website. We identified 135 such campaigns. Similar to prior larger studies of crowdfunding campaigns (e.g. [12, 52, 76]), we used a Python script to automatically scrape and archive a snapshot of the public pages of each project. The script

<sup>6</sup><https://break.kickstarter.com/>

<sup>7</sup>[https://www.kickstarter.com/discover/advanced?tag\\_id=409](https://www.kickstarter.com/discover/advanced?tag_id=409)

reproduced all of the key written details of each campaign in a csv file. This included: a project's title, url, the total funds raised, their state (successful, failed or cancelled) and details of each available pledge (description, value, no. of backers). The written blurb of each project was saved separately as an html file, as this included both plain text, and illustrated graphics. All of this information is public campaign data, and at the time of writing all of the projects, including cancelled projects, remain publicly visible on the Kickstarter website. We did not capture project videos, as these promotional videos typically included more information about the creators and their product, rather than specific details on how the project would Break Kickstarter. We also did not capture any of the public comments or updates from projects. Many of these are for 'backers-only' and were inaccessible; further we felt that they represented a more private part of the project than the public facing proposition. However, on occasion during our analysis we inspected available updates and comments to understand how certain 'breaks' had been enacted through these features. This project took place with institutional ethical approval, and we note that no personal data of project creators or individual backers was involved in this analysis, or revealed in this paper.

#### 4.2 Limitations of the Corpus

This static snapshot was taken on March 10th 2020, at which point all of the campaigns had concluded. It's important to note that some campaigns were clearly updated and edited during the campaign (for example adding new pledges, new content and stretch goals). This additional content is captured within our analysis; however, it is not clear when this content was added. We would also be unable to determine if campaigns removed any content or edited their pages significantly during the campaign – however many campaigns posting updates will add cumulatively suggesting that all of the campaign content remains present. We also cannot see if backers had made pledges, which were then subsequently cancelled. The corpus entailed a considerable range of genres of creative work; from comics and board games; through to novels and zines, and food, fashion and conceptual art projects. However, it was notable that comics and gaming projects (e.g. card games, board games, tabletop RPGs) were particularly prevalent in our corpus.

#### 4.3 Data Analysis

Prior work, with much larger datasets, has examined factors that predict the success or failure of crowdfunding (e.g. [6, 32, 52, 76]). This was not our focus in this generative, and design-centred study; instead, we analysed our unique corpus very specifically to understand where and how conventions were being 'broken' by the project. We searched each page for any mention of a 'break' and then undertook an initial inspection of project pages and descriptions to assess if they were claiming or enacting any approaches that would go beyond what would be suggested in the Kickstarter Handbook [38]. We identified 48 projects that did not appear to break any conventions of a Kickstarter campaign. These projects either did not mention Break Kickstarter at all, or only did so in the title or tags of their projects as a marketing approach. As such, we disregarded these projects as they offered no evidence or opportunity for 'creative transactions'.

For the remaining 87 projects (including both successful (65/87), failed (12/87), and cancelled (10/87) projects), we identified any sections of the descriptions and pledges that explicitly explained how the project was breaking conventions. Based on further inspection of the project pages and pledges, we then created our own short memos to describe each of these breaks and create a manageable corpus to highlight the different ways to 'Break Kickstarter'. Our memos summarized the project, and the key features and transactional attributes they were using to break conventions – for example if they used pledges in an unusual way, created unusual timings, or relied upon alternative metrics. Some projects were clearly more unconventional than others; several projects described 'breaks' that were limited to backers



being able to customize or personalize a product. These more limited breaks were disregarded in further analyses. As this was a primarily generative inquiry we were looking for heterogeneity in our corpus, and sought compelling individual examples, as much as overall trends. We sought to understand both how creative work was valorized as something worth funding; and also the different ways to construct transactions for this work. Finally, for those projects with a clear 'break', we coded our summaries, and clustered these codes thematically to produce a summary of the distinctive approaches taken by these projects. In reporting examples from projects, we provide a project id that we used during the analysis.

## 5 TRANSACTIONAL ATTRIBUTES IN KICKSTARTER CAMPAIGNS

The whole notion of Break Kickstarter was to extend the limits of a 'crowdfunding campaign' as a transactional context. Below, we illustrate how projects used a variety of Kickstarter features to produce innovative transactions. Breaks were described in the main project description, most often represented through novel goals and rewards, in addition to additional forms of interaction between backers and creators, through Kickstarter or other platforms. Projects also experimented with crowdfunding for very short projects, for low sums of money, as well as requiring an ongoing level of interaction and support to sustain some creative activity. However, as the fundamental site of a transaction, it is through financial pledges, and associated rewards that 'breaks' were crystallized and presented to backers. As such, we frame the pledges that backers can make as examples of 'special digital monies' and draw upon Kow et al.'s [41] framework for Transactional Attributes (Table 1, p. 5) to consider their potential design and use in more detail. We first take each aspect of the framework in turn and examine how they work to configure particular transactions within Kickstarter, and how they were subsequently experimented with. We also note where projects may have been limited or restricted in what campaigns could do – and hence represent opportunities for further innovation of the platform. In so doing, we also show how Kow et al.'s [41] framework of transactional attributes can be used generatively in the design of new financial technologies.

### 5.1 Kickstarter Pledges as 'Special Digital Monies'

In Kickstarter campaigns, pledges are the key site for a transaction. For creators, crafting rewards is a crucial and challenging part of the Kickstarter process. Kickstarter's 'Creator Handbook' [38] encourages creators to work out what they can deliver for backers, create a range of smaller and larger rewards, and consider how to price them fairly and attractively. Each pledge is set at a minimum value, with a description, an often evocative and creative title, and specific reward(s). But in 'Break Kickstarter; campaigns especially, the design and qualities of these rewards is much more than just a pricing structure for different items available through the campaign. As one campaign exhorted: *"Pledges are not merely your money, they are your soul. Your time. Your effort"* [Project #26]. Returning to Zelizer's original definition of 'special monies' [78], these pledges lent a variety of specific uses to each transaction made by backers to support a campaign. It is possible for creators to add new rewards throughout a project, and limit the availability of certain pledges – some are limited to a single backer. Graphically, these rewards follow a Kickstarter template, but in practice, backers are offered a series of unique and special transactions through which to support a project. While backers can also donate directly to campaigns without any reward, pledges present a choice about exactly how (and for how much) a backer would like to support a campaign. In this respect, while all pledges contribute to supporting a project in reaching its overall crowdfunding goal, they may each have a 'special purpose' [41] and specific meanings. In our analysis, we show how the creative use of these pledges can configure various relationships between backers and creators.

## 5.2 Experimenting with Transactional Attributes

5.2.1 *Actors Involved.* Kow et al. [41] identify that there can be multiple payers and payees in a transaction, especially in the context of online payments. There were primarily three ways projects experimented with the actors involved in a transaction. A number of projects explicitly set goals or tied the success of their campaign to reaching a large number of backers:

*“... unlike any other Kickstarter, the victory condition here isn't dollars raised: the only metric that matters is backers. Kickstarter doesn't have an easy way of setting this up, so we're breaking it. Unless we get 1,000 backers in 30 days, this campaign will fail and I'll get none of the money.”* (Project #14)

Similarly, 'stretch goals' – added extras once the project is funded – were often based on reaching a certain number of backers. In effect, existing backers benefit from their pledge the more that new backers support the project and so are incentivized to promote the project themselves. In one sculptural sound project based on recording diverse voices, it was a crucial feature to gain backers *“from every timezone and every country on earth! If you know someone, tell someone. All amounts, big or small, from everywhere, will make this project a reality”* [Project #40]. These approaches recognize the importance of building a community, where the size of that community becomes a primary representation of value.

Several projects also experimented with ways of creating communities of supporters and spaces for them to interact, which they could access through a basic pledge level. These ranged from bespoke community forums for backers on a platform like 'Discord', through to specific engagements within the comments or updates sections of a project.

Lastly, while all of the campaigns related primarily to a creative project, several experimented with other potential beneficiaries of a project through specific pledges. In some there were charitable aspects to a reward, for example, an extra copy of an educational book being provided to local schools. One project explicitly looked to stimulate a peer-to-peer economy, where backers could themselves offer an artistic service as a reward that other backers could pay for. This kind of intervention suggests the potential of reconfiguring the actors and flow of transactions in crowdfunding such that community interactions benefit the project as a whole.

5.2.2 *Context of Pledging.* The context for a transaction is clearly limited to the Kickstarter platform (available on web or mobile). Notably, pledges (with or without a reward) are the only way to support a campaign financially – there are no other payment options made available to back the project or creators independently of this particular campaign. This reinforces the sense that the campaign is all or nothing, and for a specific creative project. As a core feature of Kickstarter campaigns, the context of the transaction itself is not something which could be easily manipulated. We did not find any strong examples of projects restricting or experimenting with the context of a pledge, although one or two projects were running concurrent crowdfunding or patron programmes and sought to acknowledge these. It is notable that some projects created goals, in addition to their funding goals, that involved transactions in other online contexts – for example, backers supporting a project on social media channels, or leaving a positive review of the project on a gaming website.

*“During the campaign we will host a space themed quiz in our Instagram stories: there will be a fun question every day! Based on the number of correct answers we receive the game will be extended to include informative materials about the Space Race, and a brand new game module!”* [Project #117]

Such transactions hint at the potential value of being able to support crowdfunding projects in other ways beyond the context of the Kickstarter platform.

**5.2.3 Representation of Pledges.** Pledges for a project are presented in ascending order (lowest pledge first) as a sidebar menu. Each resembles an online product description with a minimum value or price; title; short description; specifics of what the reward includes; a delivery date; and the number of other backers to make this pledge (as well as any limits on remaining rewards, or if the reward is no longer available). The template and graphical representation of pledges is very plain, and cannot be edited by projects – therefore originality relies on their language, often in keeping with the project’s theme or genre. In conventional campaigns, pledges tend to reflect a price list, with increasingly complex, personalized or exclusive rewards.

Break Kickstarter campaigns typically went above and beyond product listings (although these remained a core feature). A number of campaigns represented pledges themselves as a way to cast a vote that would influence the creative direction of the project. This was often achieved by having multiple pledges at the same value, but for different rewards or votes. In a playful example, one ‘creative project’ set out to make soup, and invited backers to use their pledge to indicate a choice about specific ingredients. The project offered 100 different pledges (the maximum available), and 37 backers ultimately used the pledges to place a vote.

In other more conventional projects, pledges were also a way to pick a team, or indicate a preference for an aesthetic choice, such as the cover of a comic. Beyond voting on particular aesthetic choices, some projects also represented pledges as part of a submission process for a collaborative art project. These sometimes involved their own art (such as a photograph, or a drawing) or a specific commission to the creator – for example to customize a playful drawing of a giraffe, or take a story in a particular direction. Finally, some pledges were represented as tickets to take part in an experience, or to gain access certain aspects of the campaign. Several campaigns offered tickets to an adventure of some kind, or to help solve a mystery, either individually, or collectively.

*“We’re bringing the mystery to you and are not scared to break hearts and convention on the way. But what is so different about our Kickstarter? Well, this case truly is as real as it gets. The launch of the Kickstarter marked the first day of Alice’s disappearance. [...] You need to see the big picture in order to find Alice in this small town. Start gathering information today and dive into the minds of the residents.” [Project #3]*

In this case, pledges would unlock access to daily clues, for an experience which itself was a sample of the finished product – an online detective game. By allowing voting, and unlocking access to clues, pledges were being re-purposed as a means to interact more dynamically with the campaign offering. These pledges would often be represented separately from pledges for the end product – meaning backers could choose to back at a lower level, just to gain access to these experiences.

**5.2.4 Quantity of a Pledge.** The financial value of a pledge on Kickstarter can range from \$1 up to \$10,000, however donors can always donate more than the minimum value. Campaigns are advised by Kickstarter to provide a range of reward tiers. When a pledge is made, the financial value will be added to the overall campaign total, along with a backer count. Break Kickstarter campaigns experimented significantly with the quantity of transactions. Several adopted variable pricing or ‘pay what you want’ models, by offering the same pledge at multiple price points, or offering all pledges at \$1 and inviting backers to pay what they can, as was the case with this project to restore an arts venue in Italy:

*“I have an unusual backer proposal and it is called, THE PEOPLES’ PLEDGE: THE BACKER ATTRIBUTES A VALUE! Having good faith in the reasonableness of backers and their understanding of the now established Kickstarter community of pledging, I put the \$ amount for each reward at the backer’s discretion. Maybe you*

*are financially unstable but feel you could really benefit from a reward, then you offer what you can. Maybe you are financially stable and can offer at the "suggested" value or more. I hope a natural balance occurs between the two."* [Project #70]

Inviting support for an arts venue through donations is not unusual – however it is unconventional to do this as part of a crowdfunding campaign and through a 'reward' structure. Many campaigns ensured there was a very low-price reward tier that would make it possible for anyone to become a backer. One campaign expressly valorized \$1 rewards:

*"The 1 Dollar Campaign is committed to bringing total value to each pledge. No ridiculous \$298 pledges, no elaborate bundles, just quality 1 dollar rewards."* [Project #86]

Others used low-value pledges as a way to have a larger number of backers, or as a ticket for an experience that was part of the campaign. Some campaigns also offered 'early-bird' options for discounted rewards. Highly priced rewards were often available for premium or exclusive products, but they often involved a commissioning role for the backer, who would be able to make a specific request that could fundamentally shape the project as a whole.

**5.2.5 Flow of Value.** Pledges on Kickstarter are fundamentally a conditional transaction – payment details are taken from backers, and pledges added to the campaign's total, but they are only charged once the campaign is successful, at which point Kickstarter collects payment, and will transfer funds (minus fees) to the project. Pledges can be changed, or cancelled altogether by backers, and backers can pledge more than once. Money cannot flow to other backers on Kickstarter. However, 'stretch goals' that add additional content to a project mean additional pledges effectively increase the value of earlier pledges.

To 'Break Kickstarter', some projects played on being able to cancel campaigns, or backers cancelling and changing their pledges. Campaigns which offered new pledges as the campaign went along, would encourage backers to switch their pledges if a preferred option became available to them. One campaign set a challenge to produce a page of a zine for each day of the campaign, and in order to stick to task, promised to cancel the project and refund backers if they missed a day.

*"If I happen to fall behind, and have not completed the drawings for the zine by the end of the campaign, I will cancel the project and refund everyone. Simple as that. I'd be pretty damn embarrassed—but perhaps that's just what I need to get things done."* [Project #20]

A puzzle creator experimented with offering no 'post-campaign' rewards, instead pledges would be a sign up to join a team and receive puzzles to solve. Effectively this campaign was offering a paid service, rather than an end product. The ability to 'cancel' pledges was presented as a mitigation, should anyone sign up for the campaign, but felt they hadn't had value from their pledge.

*"So, if there are no post-campaign rewards, what is the money for? That's a good question. All the assets for this campaign have already been created and donated for free. The money raised by this campaign will be used to reimburse people for their time and effort. I would encourage you to back the campaign to get access to the puzzles, play for as long as you wish, and then, if you don't feel that you've gotten your money's worth of entertainment, cancel your pledge."* [Project #82]

Finally, while the flow of money could only be from backers to projects, there were many ways in which creators endeavored to reciprocate pledges with rewards during, or at the conclusion of a campaign. Several projects promised backers prizes, extras and exclusives over and above their pledges and as an incentive for ongoing engagement with the project throughout the campaign – especially when contributing something creative.

**5.2.6 Timing.** Timing and momentum are key properties of crowdfunding campaigns. Campaigns have a deadline by which they have to raise funds, and are aware that gaining backers early on can help build the profile and legitimacy of the campaign. As a transaction, backers have considerable flexibility – they can choose to pledge any time while the campaign is live, and they can change or renege pledges. As such, while pledging on Kickstarter resembles other online payments this is ultimately a slow transaction that will only be resolved at the end of a campaign.

Many Break Kickstarter campaigns sought to configure a transaction that would encourage backing campaign in its early stages. For example, by limiting rewards to a certain number of backers; requiring pledges to reveal certain campaign content; or using pledges as a ticket to access some other experience for backers that would unfold throughout the campaign.

*“We’re taking advantage of Kickstarter’s #BREAKKICKSTARTER event to use the Kickstarter platform in a new and unique way to deliver our prequel comic. Each page will be publicly unlocked and uploaded to this page each time someone backs that tier.” [Project #78]*

Other projects also appeared to add new pledges to the campaign over time, as the scale of project evolved or to create a sense of an unfolding story that backers should remain engaged with.

*“Pledge tiers will grow and be unveiled as the campaign continues. Some will appear and only be available for an hour. Some will appear and last to the end of the campaign. Some will be here at the start, and disappear halfway through.” [Project #26]*

Finally, some campaigns were set up to be very fast and experimented with rapid fundraising. One project promised to produce “four games in four days”. Other projects had calls for action where backers would have to respond within 24 hours to influence the project in some way. Quite the opposite, one mysterious (and successful) campaign promised backers a tabletop roleplaying game that would only be available through backing this specific campaign, and which would only be playable in the event of the death of the project creator.

## 6 FEATURES OF CREATIVE TRANSACTIONS IN BREAK KICKSTARTER CAMPAIGNS

We turn now to the practical effects, strategies and distinctive features of Break Kickstarter campaigns that crafted new relationships between creators and their backers.

### 6.1 Membership & Community Building

Prior research on crowdfunding has emphasized the building and organizing of communities [35] as key to successful crowdfunding, and this was reflected in many of the efforts made to ‘Break Kickstarter’. Numerous campaigns sought to cultivate backers who would not simply pledge once for one-off reward, but who would become actively engaged in an online membership of the project for the duration of the campaign and beyond. As one ultimately unsuccessful campaign put it: *“This is more than the game development and art, this is a month long social event!”* [Project #100]. A variety of creative approaches were employed to achieve this.

Firstly, projects created places for community discussions to take place. Backers could be directed to engage in comments sections of the project in particular ways having made a pledge, or were pointed to social media sites or bespoke community forums, such as Discord:

*“Let’s Break Kickstarter with Taste Testing and Quests! A Discord invite will be messaged to you after you join; there you can try out recipes during the campaign! The Discord is also the campaign’s headquarters, with channels to discuss recipes, world domination, and dank memes.” [Project #29]*

Accessing these communities could often be achieved through a low value pledge, without yet necessarily committing to a higher reward tier. Through these communities, backers could be involved in games and activities related to the project. These were often supplemented by the opportunity to win individual prizes or 'unlock' bonuses for all backers to benefit from, such as this project for a special edition Agatha Christie novel:

*“Over the course of the campaign a Mystery will unfold for you to solve. A one-of-a-kind prize volume that money can't buy will be awarded to the first person who cracks the puzzle and prizes may be given to ALL backers to reward participation in the project and help us break new frontiers on Kickstarter.” [Project #2]*

Finally, as part of these communities, as well as having discussions with the project creators, backers could, to varying degrees also directly inform the end-result of the product. One project described their campaign for a tabletop RPG as a 'real-time design project', where backers would become part of a “*BRAIN TRUST*” [Project #7]. While any crowdfunding campaign would benefit from enthusiastic supporters during their campaign, what is striking is the efforts creators went to create transactions where backers were rewarded with more than a creative product and benefited from participation in the project throughout the campaign and beyond.

## 6.2 Creative Engagement of Backers

Alongside fostering a sense of community around a project, creators also went to considerable lengths to involve backers in creative decisions that had a tangible impact on the end result of the product. Some projects carefully defined a critical choice for backers to make through the pledges they chose:

*One of the characters above is going to die, and you - the backer - get to help decide who it'll be. Every reward tier is themed for either heroes or villains. This not only acts as a vote for who dies, but this will also determine the rewards you receive. Check out all the rewards below! [Project #21]*

In this case the pledge is playing multiple roles, from casting a vote, to choosing the theme and value of the rewards the backer will ultimately receive. Beyond answering polls, offering ideas or steering some aesthetic choices, other projects were much more open-ended and relied on backers to bring their projects into being. Some creators challenged themselves to produce a high-quality project that was responsive to specific demands from paying backers.

*“By backing this campaign, you'll become one of my driving taskmasters that can force me to alter my story how you see fit (within reason of course).” [Project #83]*

In this improvisational short-story project, higher level pledges gave backers greater editing and commissioning rights, from adding dialogue, to adding new characters or whole plot lines. Other projects were explicitly collaborative art projects; where pledges offered backers the opportunity to each contribute elements of a creative work:

*“At the beginning of the campaign, our product is a blank digital canvas. Each £1 reward adds a different element to the canvas, so every backer has a direct impact on the finished design.” [Project #54]*

In all of these projects, specific pledges, as a creative transaction, set clear terms for how backers can engage creatively with a project. Backers contribute both individually and collectively, but must consider how their actions affect the final outcome of the project. Backers are paying for a tangible reward, but also for their participation in a creative process. Furthermore, linking a financial and creative contribution explicitly puts a value on a backer's contribution and ensures a collective support of the broader financial goals of the project.

### 6.3 Creating Space for Ambiguous Rewards and Outcomes

Many projects broke conventions by beginning without clear rewards for backers. As above, this was sometimes because it was up to backers themselves to determine the outcome of the project. However, a number of projects sought to explicitly embrace the uncertainty of creative projects, and engage backers at an early stage. Pledges hence served as trust and support in a creator to ultimately deliver something of value.

*“Do you trust me? [...] This is a Break Kickstarter project. I’m breaking what I consider the “minimum” stage of development to bring one of my projects to Kickstarter for funding - this project is about funding the process, not the products, and aiming to keep me going as an independent creator while I work to make these ideas reality.” [Project #23]*

By making a pledge, backers were quite explicitly taking a risk with creators to bring a project to life. A creative transaction obviously supports the ‘process’ financially, but by pledging for a product that is hardly defined it is also considerable encouragement to the creator to meet that trust. For other projects it was important to expose the creative process itself, and pledges were crafted as a way to make that process transparent for backers.

*“Okay, so this is how it’s going to work: I will use campaign updates to post a word of the manuscript for every dollar raised on a daily basis. Only backers will get to see it and you will only get to see words up to the amount raised that day. You will see the unedited, un-proofed, stream of consciousness novel that exists right now. Not only will you get to see what you are investing in, you will get to see WHY you have to invest in it. I mean to say: it really, really needs an editor.” [Project #30]*

Curiously this creative transaction both exposes the challenges of creative work, but also constructs it as something valuable, and worth paying for. Hence this transaction explicitly valorizes the unfinished and developmental nature of creative work as a spectacle, and reason to support the project.

### 6.4 Fundraising as a Creative Project

Several imaginative projects approached the crowdfunding campaign itself as a creative project. This was a way to demonstrate creative skills, a level of dedication and legitimacy [68] to the project, as well as offer samples of the end reward. While some illustrative projects such as comics would present the ‘story’ of their campaign as a comic, others sought to create additional experiences for backers. Creative projects situated in a particular fictional story world crafted pledges that spoke to that world or allowed backers to indicate an affiliation. Additional goals and content could be ‘unlocked’ by pledges, or lead to new ‘adventures’ for characters. Creative transactions here are not only about backers getting bigger and better rewards, but actually extending and contributing to story world in which they are invested.

Finally, some projects challenged fundraising more conceptually and performatively – with a Kickstarter campaign as their medium. In one such successful project, pledges contribute directly to the art and the critique.

*“Fuck This, Pay Me is a real-time conceptual artwork that reveals the practical aspects of life as an artist, including cash flow, performative social obligations, and other emotional and financial labor (both online as well as the physical investment that goes into making work). The purpose of this piece is to pull back the curtain on the gig economy for contract and creative labor, and to raise awareness of contemporary art practices as they relate to expression and survival under capitalism.” [Project #27]*

## 6.5 Alternative Metrics for Support and Success

Kickstarter is dominated by a key metric – the money raised by a project. Campaigns must set a financial target (or targets); pledges are assigned specific minimum financial value; higher value pledges typically offer higher value rewards; the 'success' of projects is based on reaching a funding target. Break Kickstarter campaigns challenged this convention by valorizing alternative metrics through their campaigns. Several campaigns tied rewards or indeed the whole success of the project to reaching a set number of backers. A podcast project set a nominal goal of \$42, but sought 1000 backers as an ulterior goal. The project quickly reached the funding 'goal' but had to remind backers that it was the number of actors in the transaction that mattered more than the quantity of funding restating that: *"EVEN IF THIS CAMPAIGN LOOKS SUCCESSFUL, IT MIGHT NOT BE YET!"* To this end, many projects included a very low-level pledge of \$1 or \$2 that allowed backers to show tokenistic support, even if they weren't themselves looking for an end product.

Most projects did rely upon meeting a financial goal as this was required for the delivery of the project, however many measured progress towards 'stretch goals' in alternative terms. One successful board game project created a sophisticated *"challenge points"* scale which counted all kinds of alternative contributions to the project in different contexts, from sharing comments and reviews of the game, to editing a Wikipedia page about the project, or live-streaming themselves playing the game. By underpinning transactions with alternative metrics, these campaigns emphasized how important non-financial support can be, and how financial backing of a creative project can entail much more than just a transfer of funds.

## 7 DISCUSSION

In our findings we have analyzed how unconventional Kickstarter pledges helped shape nuanced relationships between backers and creators. Kickstarter have not subsequently commented on the campaign, or implemented any significant feature changes. However, looking beyond crowdfunding, the broader goal of this study was to start mapping a design space for creative transactions and expand imagination about the design of new special digital monies. Drawing on compelling examples from our corpus, we have generated design provocations and directions for the design of new creative transactions. Besides crowdfunding, there are multiple contemporary contexts where these provocations might be explored further. For example, digital gifting [42, 73] and tip jars have proliferated social media and live-streaming sites where creatives present work and connect with audiences. Music streaming service Deezer are exploring more direct ways for artists to be paid via 'user-centric payments' – where remuneration is directly tied to what an individual streams<sup>8</sup>. Elsewhere, platforms such as Substack and Patreon have pioneered subscription services to support creators [66, 75]. These brief examples demonstrate the fast-moving landscape, and rich opportunity to consider the kinds of 'special digital monies' that could thrive in these contexts.

### 7.1 Design Provocations for Creative Transactions

**Transactions that talk:** Numerous campaigns used pledges in a way that expressed a preference, identified with a cause, or served as a ticket to talk. This is reflected in prior work on the communicative potential and expressiveness of financial transactions as a kind of social media, especially in metadata attached to payments such as payment platforms like Venmo [1, 2, 9], or the representation of digital gifts on live-streaming. But what kind of 'talk' may be valued in creative transactions? From our examples, we suggest transactions that emphasize membership of a community, demonstrate support, or afford a degree of creative expression. The use of 'badges' and 'emotes' in digital gifting are

<sup>8</sup><https://support.deezer.com/hc/en-gb/articles/360002471277-User-Centric-Payment-System-UCPS->



simple examples of how a more expressive representation in a creative transaction can provide agency, expression and visibility within a distributed community. Whilst money in its traditional incarnation always ‘bought’ people access to particular communities, we might reimagine how the metadata associated with even trivial economic transactions might produce a performative act [4] that cascades across different transactional contexts and data-driven services [18]. How could the performance of support for an artist on a streaming service, or on social media, translate to support of a crowd-funding campaign or vice-versa? What if being a ‘backer’ was reflected in one’s interactions with an artist’s content on other platforms besides Kickstarter?

To extend these provocations, we see some important areas of future research for the HCI community. First, researchers should investigate audiences and fans attitudes to sharing of financial data about their creative transactions, in an effort to recognise how and when such sharing is valued and appropriate. Second, future work should consider the opportunities and implications of connecting and blending creative transactions across digital spaces. Prior research has identified risks of context collapse in social media; what would this mean in the context of transactions that talk across boundaries? From a design perspective, we urge further exploration of how a transaction that talks could foster or convey a sense of wider membership or belonging, and consider how this could be achieved even in contexts of individual consumption of creative content.

**Transactions that craft & create:** Many creators experimented with creating a pledge structure that afforded backers a creative contribution to their projects. Transactions here directly scaled creative work, or offered prompts that creators would respond to. In some cases these transactions resembled forms of community commissioning [24], or crowdsourced feedback [27]. We suggest experimenting with the flow, quantity and representation of transactions as means of distributed participatory production. We might consider how creative transactions set terms that allow not merely crowdfunding, or crowd sourcing but crowd creativity [77], where a transaction brings together temporal, economic and social parameters that co-ordinate, inspire and incentivize a collaborative production of creative works. What would it mean for the purchase of a concert ticket to shape aspects of the performance at a concert? Or for the accumulated paths that gallery visitors take to curate the work on display?

Future research in this regard could draw on and extend research on peer-production. Researchers might look further at creative transactions in gaming environments [74] and consider the implications of a ‘pay-to-play’ model. While clearly there are opportunities for creators to monetize relationships with their most supportive fans, research should explore how this economy can remain open to a wider audience, regardless of their financial means.

**Co-Transactions that shift products to experiences:** A crucial factor to the success of crowdfunding campaigns is reaching and growing an online community around the project – prior work has identified this as a “*new way of performing entrepreneurial work*” [35]. In some cases, the manifestation of this community was valued ahead of the funds themselves. As such, it’s not surprising that many ‘breaks’ we observed aimed to build shared momentum, encourage backers to collaborate and bring in others to a campaign. We envisage value in creative transactions that reward supporters for promotional and community building work. But this is also about experimenting with the actors involved in transactions, and finding ways of making transactions that tie and bind people together, in ‘co-transactions’ rather than simply facilitating individual financial exchanges for a particular product. Central to the difference that Break Kickstarter achieves in contrast from traditional crowd funding processes, is the turn away from product delivery to the creation of novel services and experiences. Increased agency on the part of the backers within the ‘breaks’ means that people no longer focus upon the outcome, but instead the process of engagement. People are no longer simply ‘backers’ buying into product development, they are buying into a social and creative experience. Service Dominant Logic [47, 69] would suggest that people care for more than just a material artefact, and value the way that the logics of

each pledge can support and bind them into a community of co-production. How could one person's purchase of a creative product, pay forward to another individual's creative experience? And in return, how might experiences such as watching live-streaming of creative work, translate back into a creative product?

Opportunities for future work here are twofold. First, from a design perspective, to explore the opportunities to engage in 'co-transactions', where a purchase or payment directly engages other individuals or a wider community. Second, to empirically study further how the shift to service-dominant logics, pervasive across software and platform development, are embedded in the creative economy, and the extent to which this shift is contingent on particular transactional features (e.g. recurring payments, tiered pricing, longer-term returns).

**Transactions that offer an uncertain trajectory:** Many of the transactions created by campaigns offered more than a simple exchange of funds for a product. They offered prolonged engagement, experiences, connections with others, and some kind of narrative trajectory [8]. Many of these were deliberately open-ended, unresolved and ambiguous, in a way that made the transactions themselves potentially more exciting or rewarding. While these transactions may have uncertain returns, they represent a way for creatives to share risk, and transparency in their creative process. Creating conditions on the timing or flow of such transactions can set the terms for such trajectories, either to create a sense of urgency that encourages immediate backing, or to build momentum that leads to longer-term support. Many familiar creative productions obfuscate the time that is involved in making them (how long does it take to make a piece of theatre, paint a picture, or compose and produce a song?). By encoding money with temporal attributes, it may be possible to expose the unstable trajectories and temporalities at the core of much creative work. Indeed, many of the conditions of the projects explode the linear myths of design, that from discovery and definition comes (immediate and guaranteed) delivery. Instead failure and risk taking enrich and expose the presumption of clearly defined problem and an expertly determined creative solution. How could transactions and special digital monies foster engagement with audiences that negotiates the value proposition, and deliberate toward a preferred or co-created outcome?

Designers could draw on prior work on 'slow technology' [29] to create space for more reflection and meaning around a transaction, much as Ferreira et al. indicate [20] can occur through the delays in a mobile money service. Further empirical work could also investigate the emergence of services (e.g. *AmplifyX*<sup>9</sup>; *Hipgnosis Songs Fund*<sup>10</sup>) to invest financially in artists and their creative outputs, such as the sale of shares in Korean supergroup BTS [30]. These kind of longer-term creative transactions, by ordinary fans, go further than subscription and crowdfunding models, and suggest opportunities for new trajectories of audience experience.

## 8 CONCLUSION

In this study we looked to a call to 'Break Kickstarter' as a case study of how breaking conventions and pushing boundaries in the funding for creative work can foster new relations between creators and their audiences. We use some of the compelling examples we identified in this study to conceptualize 'creative transactions' as a rich design space for new financial technologies and 'special digital monies'. By looking closely at the manipulation of particular transactional attributes [41], such as the context, representation and timing of transactions, we see opportunities and seams to 'break' and play with how creative work is ultimately valued and paid for. On this basis, we have presented design provocations for new creative transactions, that might talk and create, or produce experiences and new trajectories between creators and their audiences. Crucially, by drawing on Zelizer's concept of Special Monies [78], we recognize the inevitable interweaving of economic and social concerns, and aim to show how designers might approach transactions

<sup>9</sup><https://www.amplifyx.com/>

<sup>10</sup><https://www.hipgnosisongs.com/home>

more creatively, to enrich relations, economic and social, that converge around creative work and practice. In this respect, while there is clearly money and livelihoods at stake, our approach is about more than simply monetization or commercialization of creative practice; more fundamentally it's about recognizing how financial transactions can actively contribute to creative practice, and offer audiences new experiences of creative work.

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