

The Role of Digital Accounting in the GIG Economy and Creative Industries

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Abstract: *The development of digital technology has spurred the emergence of new economic models, including the gig economy and the creative industry, both of which rely on flexibility and innovation. However, both sectors face significant challenges, such as income uncertainty for gig workers and limited access to financing for creative industry players. This study aims to analyze the role of digital accounting in supporting the sustainability of the gig economy and the creative industry. The method used is a literature review with a descriptive qualitative approach, based on primary and secondary literature published between 2021 and 2025. The results of the study indicate that digital accounting plays a crucial role in enhancing the financial legitimacy of gig workers through real-time transaction recording, tax calculation, and increased access to formal financial services. In the creative industry, digital accounting strengthens the credibility of financial reports, opens access to financing, and supports data-driven business strategies. In conclusion, digital accounting functions not only as a recording tool but also as a strategic instrument that strengthens an inclusive, sustainable, and globally competitive digital economic ecosystem.*

INTRODUCTION

The development of digital technology has brought fundamental changes to almost all aspects of life, including the business world, the workforce, and accounting. This transformation is marked by the increasingly widespread use of digital-based systems, which has fostered the emergence of new economic models, such as the gig economy and the creative industry. While both sectors are growing rapidly thanks to the use of digital technology, they also face challenges in financial management, access to financing, and the need for transparency and credibility. Therefore, the presence of digital accounting is becoming increasingly important as a supporter of a financial system relevant to the dynamics of the modern economy.

The gig economy, known as a short-term, project-based work model facilitated by digital

platforms, is now gaining popularity globally, including in Indonesia. The emergence of ride-hailing drivers, freelancers, and app-based service providers reflects a shift towards more flexible work patterns. According to the World Bank (2023), the gig economy offers new income opportunities, but is also characterized by income uncertainty and minimal social protection. Furthermore, gig workers often face challenges in managing their finances due to fluctuating income and lack of accurate financial records. This situation highlights the need for a digital-based financial system that can provide financial legitimacy while facilitating access to formal financial services.

In addition to the gig economy, the creative industry is also a sector significantly impacted by the development of digital technology. UNCTAD (2024) noted that the creative industry's contribution to global trade has increased rapidly thanks to digitalization, particularly through online distribution. However, creative industry players often face obstacles such as limited capital, intellectual property protection, and the inability to prepare credible financial reports to attract investors. This emphasizes the importance of financial transparency for the creative sector to continue to grow and compete in the global market.

Amidst these dynamics, digital accounting presents a strategic solution. Pargmann et al. (2023) emphasized that accounting digitization serves not only to record transactions but also supports broader data analysis for strategic decision-making. Huy et al. (2025) even demonstrated that digital accounting systems directly contribute to sustainable business model innovation through integration with digital ecosystems. Thus, digital accounting is not merely a technical necessity but also a crucial instrument in strengthening the competitiveness of gig workers and creative industry players.

However, research on the role of digital accounting in supporting the gig economy and creative industries remains relatively limited, especially in developing countries like Indonesia. Most studies still focus on accounting digitization within large companies, while research examining its impact on gig workers and creative industry players is still rare. Yet, these two sectors hold significant potential as drivers of future digital economic growth.

Based on this description, this study aims to analyze the role of digital accounting in the gig economy and creative industries. The research focuses on how digital accounting supports the financial legitimacy of gig workers, strengthens the credibility of creative industry players, and creates an inclusive and competitive digital economic ecosystem.

METHOD

This research uses a qualitative approach with a library research method. This approach was chosen because the focus of the research is analyzing concepts and previous research findings related to the role of digital accounting in the gig economy and creative industries. With this method, researchers seek to understand the phenomenon in depth based on the literature, without conducting field data collection. According to Sugiyono (2022), descriptive qualitative research is appropriate for gaining a comprehensive understanding of a topic by relying on secondary data sources.

Data sources in this study were obtained from primary and secondary literature. Primary literature includes articles from reputable international journals, reports from official institutions such as the World Bank and UNCTAD, and recent research published between 2021 and 2025. Secondary literature includes books, policy reports, and popular publications relevant to the research topic. The selection of up-to-date literature sources aims to ensure the freshness of the data and its relevance to current developments in the digital economy.

Data collection was conducted through documentation studies by searching, identifying, and selecting articles and reports relevant to the research theme. The scientific databases used included SpringerLink, ScienceDirect, Emerald Insight, and open publications from international organizations. All collected literature was then classified by topic, namely digital accounting, the gig economy, and the creative industry, to facilitate data analysis.

The data analysis in this study utilized content analysis. This technique involves reading, understanding, and categorizing previous research findings to draw relevant conclusions. The analysis focused on four aspects: the definition and indicators of each concept, the challenges faced, the role of digital accounting in each sector, and the interrelationship of the three concepts in shaping the digital economy ecosystem. The results of the analysis were then presented in a logical and systematic descriptive narrative, aligned with the research objectives.

RESULT AND DISCUSSION

The development of digital technology has transformed many aspects of modern economic life, including accounting practices, work patterns, and the development of the creativity-based industrial sector. One concrete manifestation of this transformation is the emergence of digital accounting as a technology-based financial recording and reporting system. Digital accounting is no longer simply an administrative tool but has evolved into a strategic instrument that strengthens financial transparency, efficiency, and legitimacy. Its existence is increasingly relevant when linked to the development of the gig economy and the creative industry, which rely heavily on digitalization to carry out their economic activities.

1. The Role of Digital Accounting in the Gig Economy

The gig economy is growing with the growth of digital platforms such as Gojek, Grab, Upwork, and Fiverr. This work model offers workers flexibility in choosing the time, location, and type of work. However, this flexibility is accompanied by significant challenges such as fluctuating income, limited access to social security, and difficulties in managing personal finances. The World Bank (2023) emphasized that the structural weakness of the gig economy lies in the lack of formal financial recording mechanisms, which impacts workers' limited access to credit and formal financial services.

In this context, digital accounting plays a crucial role. Cloud-based accounting systems enable gig workers to record every transaction automatically and in real time, allowing them to manage their cash flow more effectively. Research by Nassani et al. (2023) shows that implementing a digital accounting information system significantly improves the efficiency of financial data management and supports decision-making in modern organizations. This is particularly relevant for gig workers, who must make quick decisions regarding the use of their volatile income.

Furthermore, digital accounting also plays a role in improving gig workers' tax compliance. Many freelancers struggle to report their tax obligations due to their irregular income. Huy (2024) emphasizes that a digital accounting system with automatic validation can help prepare accurate financial reports, simplifying tax calculations. This is crucial for enhancing gig workers' financial legitimacy in the eyes of regulators and clients.

Furthermore, recent research by Niazi et al. (2023) shows that the gig economy faces regulatory challenges and a lack of legal protection. Digital accounting can be a solution by providing clear and transparent financial records. This allows gig workers to demonstrate their

financial stability, gain access to formal financial services, and even obtain insurance or social security that were previously difficult to obtain.

Empirical findings also support this. A mixed study by researchers in Pakistan and India (2025) found that gig workers experience psychological stress due to uncertain income, coupled with limited access to financial products such as loans and insurance (ResearchGate, 2025). With the support of digital accounting, gig workers can maintain more organized financial records, making them eligible for financial services. This also confirms that digital accounting is not only an administrative tool but also an empowerment instrument that increases gig workers' bargaining power in the digital economy ecosystem.

Thus, the role of digital accounting in the gig economy is highly strategic. It not only simplifies income recording and tax calculation but also strengthens workers' credibility with clients and financial institutions. With better financial records, gig workers have the opportunity to improve their professionalism, gain access to credit, and expand business opportunities.

2. The Role of Digital Accounting in the Creative Industry

The creative industry is a sector that relies on creativity, ideas, and intellectual property as its primary resources. UNCTAD (2022) states that this sector contributes significantly to global GDP and is one of the fastest-growing sectors thanks to digitalization. However, the main challenges facing the creative industry are limited capital, copyright protection, and difficulties in expanding markets.

In this context, digital accounting exists to address these challenges. The UNCTAD (2024) report emphasizes that transparency in financial reporting is a crucial factor in attracting investment in the creative sector. Digital accounting enables even small businesses to produce credible financial reports, thereby increasing their chances of obtaining financing. This is particularly relevant in Indonesia, where many creative MSMEs struggle to obtain capital due to weak financial records.

In addition to accessing financing, digital accounting also strengthens the competitiveness of the creative industry in the global market. Through cross-platform integration, creative actors can link financial reports with sales data from e-commerce or digital distribution platforms. The Financial Times (2024) highlights that this capability enhances the professionalism of industry players and helps them adapt their business strategies to market conditions. In other words, digital accounting not only facilitates record-keeping but also strengthens business analysis and planning functions.

Furthermore, research by Huy et al. (2025) demonstrates that the effectiveness of digital accounting systems contributes to sustainable business model innovation through the support of a digital ecosystem. This aligns with the needs of the creative industry, which demands continuous innovation and rapid adaptation to changing trends. With digital accounting, creative actors can more easily plan product cycles, measure strategy success, and prepare for future innovations.

Empirical findings also support the strategic role of digital accounting. UNCTAD (2024) noted that creative service exports have increased by 29% since 2017, primarily due to digital-based distribution. This increase can only be sustained if industry players maintain clean financial records to attract investors. Therefore, digital accounting is key to strengthening the sustainability of this sector.

Based on the above description, it is clear that digital accounting acts as an accelerator for

the creative industry. It increases the credibility of reports, opens access to financing, expands global markets, and strengthens business actors' innovation capabilities. This demonstrates that digital accounting is not only technically relevant but also strategic in maintaining the competitiveness of the creative industry in the digital era.

3. Integrating the Role of Digital Accounting in the Gig Economy and Creative Industries

A broader perspective reveals that digital accounting plays an integrative role in connecting the gig economy and the creative industries. Both are based on digitalization, but they face different challenges. In the gig economy, the main challenges are income uncertainty and minimal social protection. In the creative industry, the challenges are more about limited capital, copyright protection, and the need for continuous innovation.

In the context of the gig economy, digital accounting helps workers overcome financial instability by providing clearer records of income and expenses. This provides financial legitimacy, enabling them to access formal financial products. A study by ResearchGate (2025) confirmed that gig workers need digital solutions that can connect their flexible income with stable financial services. Digital accounting is the most appropriate answer.

On the other hand, in the creative industry, digital accounting enhances the financial transparency that is essential for obtaining financing. Investors not only value creativity but also require reliable financial evidence. Research by UNCTAD (2024) shows that accurate and credible financial reports are a key factor in the success of creative actors in accessing international funding. Digital accounting plays a vital role in establishing this credibility.

Furthermore, research by Huy et al. (2025) confirms that digital accounting systems effectively encourage sustainable business model innovation. This is relevant for both gig workers and creative industries, as both operate in highly dynamic business environments that require rapid adaptation.

This integration can also be seen from the perspective of the digital economy ecosystem as a whole. With digital accounting, gig workers gain financial legitimacy, while creative industries gain credibility to attract investors. Both are assisted in addressing the key challenges of their respective sectors. Thus, digital accounting not only strengthens one sector but also builds a more inclusive, sustainable, and globally competitive digital economy ecosystem.

In conclusion, digital accounting plays a dual role: as a means of efficient financial recording and as a strategic instrument that strengthens the credibility, legitimacy, and competitiveness of gig workers and creative industry players. By combining technology and transparency, digital accounting forms a crucial foundation for the development of a future digital economy.

CONCLUSION

This study confirms that digital accounting plays a highly strategic role in supporting the development of the gig economy and the creative industry. The transformation of accounting from manual to digital systems not only improves transaction recording efficiency but also strengthens the transparency, accuracy, and credibility of financial reports. This is a key factor in building the financial legitimacy of gig workers and the credibility of businesses in the creative industry, which increasingly depend on investor trust and access to financing.

In the context of the gig economy, digital accounting plays a role in helping workers

address structural challenges such as fluctuating income, tax calculation difficulties, and limited access to formal financial services. With more organized and transparent financial records, gig workers can enhance their professionalism, gain access to credit, and expand collaboration opportunities with clients and financial institutions. Thus, digital accounting serves not only as an administrative tool but also as an empowerment tool that can increase gig workers' competitiveness in the digital ecosystem.

Meanwhile, in the creative industry, digital accounting serves as a bridge to obtain capital, expand markets, and maintain sustainable innovation. Credible financial reports enable creative actors to attract investors, while the integration of accounting with digital distribution platforms strengthens business strategies and market analysis. Thus, digital accounting helps the creative industry address the challenges of access to financing, intellectual property protection, and global market dynamics.

The integration of digital accounting's role in the gig economy and the creative industry demonstrates that both have distinct yet complementary needs. In the gig economy, the focus is on workers' financial legitimacy; while in the creative industry, the focus is on business credibility to attract capital and expand markets. Digital accounting serves as a meeting point that strengthens the sustainability of both sectors while encouraging the creation of a more inclusive, innovative, and competitive digital economic ecosystem.

Therefore, it can be concluded that digital accounting is not merely a technical recording instrument but also a strategic instrument for modern economic development. Its dual role in supporting the gig economy and the creative industry makes digital accounting a crucial pillar in addressing global challenges, building a sustainable economic ecosystem, and driving future digital economic growth.

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