



The Effect of TikTok Shop Utilization on the Adaptation of Accounting Practices Among Fashion MSMEs in Bandung City

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Abstract. The development of social commerce has transformed the business activities of micro, small, and medium enterprises (MSMEs), not only in marketing but also in financial management and accounting practices. TikTok Shop, as a digital commerce platform, creates increasingly complex transaction characteristics that require MSMEs to adjust their financial recording and reporting systems. This study aims to analyze the effect of TikTok Shop utilization on the adaptation of accounting practices among fashion MSMEs in Bandung City. A quantitative survey was conducted involving 105 fashion MSME owners and managers selected through purposive sampling. Data were collected using questionnaires and analyzed through descriptive statistics, a normality test, simple linear regression, and the coefficient of determination. The results show that TikTok Shop utilization has a positive and significant effect on accounting practice adaptation, with a significance value of 0.000 ($p < 0.05$) and a coefficient of determination (R^2) of 49.1%. The findings indicate that greater utilization of TikTok Shop improves MSMEs' ability to adjust digital transaction recording, financial management, and financial statement preparation. This study concludes that TikTok Shop not only supports digital marketing activities but also encourages more systematic accounting practices, thereby strengthening financial governance and supporting MSME business sustainability.

Keywords: Accounting Practice Adaptation; Digital Accounting; Fashion MSMEs; Social Commerce; TikTok Shop.

1. BACKGROUND

Globally, digital transformation has become an important factor in improving the competitiveness and productivity of MSMEs through the use of digital technology in business activities (OECD, 2023; World Bank, 2023). Digital technologies have altered marketing, transaction processing, and financial management (Cueto et al., 2022). Digital transformation is no longer limited to large firms; it has become an important element of micro, small, and medium enterprise operations in efforts to strengthen competitiveness and business sustainability (Anatan & Nur, 2023). One manifestation of this transformation is social commerce, which integrates social media with electronic commerce so that promotion, communication, and transactions take place within a single digital platform (Pellegrino & Abe, 2023). TikTok Shop is one of the rapidly growing platforms because it allows businesses to market products and execute transactions directly within one application (Andon & Annuar, 2023). This development affects not only marketing strategy but also transaction recording, financial management, and financial statement preparation, which must be adjusted to digital business characteristics (Lutfi et al., 2022). In the creative economy, the integration of innovation and entrepreneurship strategies is also essential for MSMEs to optimize digital opportunities sustainably (Widodo et al., 2026).

In Indonesia, electronic commerce continues to expand. Badan Pusat Statistik (2025) reports significant growth in e-commerce business activity, indicating broader adoption of digital technology in commercial operations. Indonesia is also one of the world's major TikTok markets, creating substantial potential for social commerce development (Laudon & Traver, 2024). Following the resumption of TikTok Shop operations through its partnership with Tokopedia, the platform has increasingly been used by MSMEs as a digital sales channel. Greater transaction intensity brings accounting consequences because businesses must manage digital settlements, service charges, discounts, returns, and other platform-specific transaction components with greater accuracy and accountability. The empirical context underlying this study is summarized in Table 1.

Table 1. Empirical Data Underlying the Study.

Data indicator	Empirical data	Source
Development of e-commerce businesses in Indonesia	In 2024, the number of e-commerce businesses increased by 15.30% compared with the previous year.	Badan Pusat Statistik (2025)
Fashion MSMEs in Bandung City	In 2022, there were 37,679 fashion MSMEs out of 464,346 MSMEs by business category.	Dinas Koperasi dan Usaha Kecil Provinsi Jawa Barat (2024)
TikTok Shop ecosystem dynamics	In 2023, TikTok Shop temporarily discontinued transaction facilities, illustrating platform dynamics faced by business actors.	Atmiyati & Setyawati (2024); Jonna et al. (2025)

Source: Badan Pusat Statistik (2025); Dinas Koperasi dan Usaha Kecil Provinsi Jawa Barat (2024); Atmiyati and Setyawati (2024); Jonna et al. (2025), processed by the authors (2026).

The scale of the fashion MSME base, together with the 2023 disruption in the TikTok Shop ecosystem, shows that business actors face platform dynamics that can affect sales processes and financial administration (Atmiyati & Setyawati, 2024; Jonna et al., 2025). Fashion MSMEs are particularly relevant because fashion products depend strongly on visual presentation, creativity, and direct interaction through live-shopping features, making TikTok Shop effective for digital marketing (Sharabati et al., 2024). At the same time, product variety, transaction frequency, discounts, vouchers, affiliate marketing, and digital promotions increase transaction complexity (Aldaffa et al., 2025). MSMEs must record not only sales but also service fees, affiliate commissions, discounts, product returns, and reconciliations of payments received from digital platforms (Prasetianingrum et al., 2025). These conditions require accounting practices that maintain accurate and relevant financial information for business decision making (Lutfi et al., 2022).

Bandung City was selected because it is an important creative and fashion center in Indonesia with a growing MSME population (Nugraha et al., 2025). Fashion MSMEs in Bandung actively use digital platforms to expand market reach (Sharabati et al., 2024), while growing TikTok Shop sales create new administrative and bookkeeping challenges (Jonna et

al., 2025). If financial recording systems fail to keep pace with digital transaction models, the quality of financial information may decline and weaken business decision making (Prasetianingrum et al., 2025). In the Bandung context, Insani and Rosita (2025) emphasize that strengthening MSME digital innovation requires collaboration among government, academics, businesses, communities, and media so that transformation can be sustained.

Previous studies provide two research streams that have rarely been integrated. The digital marketing stream highlights the role of TikTok and social media in expanding market reach, promotion, sales, and MSME strategy (Arianty, 2024; Maharani et al., 2024; Sismadi et al., 2024; Jovanka et al., 2025; Jusman et al., 2025; Nusi et al., 2025; Rosyiana, 2025; Silaban et al., 2025; Suciati, 2022). The financial-management stream shows that digital cashbooks, recording training, and accounting technology contribute to more orderly records and transparent financial information (Saragih et al., 2022; Ariningrum et al., 2025; Samosir et al., 2026; Darmawan et al., 2026). Most prior work nevertheless focuses on MSME performance, marketing effectiveness, or digital accounting transformation in general, while direct evidence linking TikTok Shop utilization with accounting-practice adaptation remains limited. This separation constitutes the research gap addressed in the present study.

The novelty of this study lies in empirically testing TikTok Shop utilization as a specific social-commerce trigger of accounting-practice adaptation among fashion MSMEs in Bandung City. The dependent construct includes digital transaction recording, documentation of transaction evidence, separation of online and offline transactions, inventory recording, monitoring of revenues and costs, and preparation of simple financial statements. This differs from studies emphasizing marketing and sales outcomes (Andon & Annuar, 2023; Aldaffa et al., 2025; Leo et al., 2026) and from studies addressing accounting digitalization more generally (Lutfi et al., 2022; Prasetianingrum et al., 2025). Accordingly, the study aims to analyze the effect of TikTok Shop utilization on accounting-practice adaptation among fashion MSMEs in Bandung City and to contribute empirical evidence to digital accounting research in the social-commerce era.

2. THEORETICAL REVIEW

TikTok Shop Utilization and Social Commerce

TikTok Shop utilization is positioned within the concept of social commerce, in which social interaction, promotion, and electronic transactions are integrated within a digital platform (Laudon & Traver, 2024; Andon & Annuar, 2023). The Technology Acceptance Model explains that technology use is influenced by perceived usefulness and perceived ease

of use (Davis, 1989). In the present setting, the perceived convenience of reaching consumers, marketing products, using TikTok Shop features, processing transactions, managing order information, and increasing business visibility provides a theoretical basis for understanding why MSMEs intensify platform use. As utilization increases, business processes become more digitally embedded and generate a higher volume of structured transaction data that must be captured and reconciled.

The platform's marketing and transaction functions are closely connected. TikTok-based promotion, live streaming, short video content, and affiliate marketing can stimulate sales volume (Aldaffa et al., 2025), while digital marketing more broadly can improve SME performance under contemporary digital transformation (Sharabati et al., 2024). Studies of MSME digital marketing also show that social media changes marketing strategy and customer reach (Jusman et al., 2025; Nusi et al., 2025). From an accounting perspective, however, greater digital sales activity creates additional settlement, fee, discount, commission, refund, and inventory information that requires systematic recording.

Accounting Practice Adaptation

Accounting-practice adaptation refers to adjustments in recording, information processing, and financial reporting procedures in response to changes in transaction characteristics and technology. Accounting information systems collect, record, store, and process transaction data into information that supports control and decision making (Romney et al., 2021). Accounting more fundamentally provides a process for identifying, recording, and communicating economic information to users for decision making (Weygandt & Kimmel, 2022). For MSMEs, these adjustments should continue to produce relevant and understandable financial information and remain aligned with the principles of SAK EMKM (Ikatan Akuntan Indonesia, 2022; Prasetianingrum et al., 2025).

Digital accounting evidence indicates that technology use can improve the quality and efficiency of MSME financial processes. Lutfi et al. (2022) found that the use of digital accounting systems contributes to SME performance, while Prasetianingrum et al. (2025) show that digital transformation encourages changes in transaction recording and financial statement preparation. Organizational culture can also accelerate modern accounting practices during digital transformation (Hasan et al., 2025). These findings imply that accounting adaptation is not an isolated administrative response; it is part of a broader capability to absorb technology-driven changes in business operations.

Relationship Between TikTok Shop Utilization and Accounting Practice Adaptation

The conceptual relationship proposed in this study is directional. Higher TikTok Shop utilization increases the frequency and diversity of digital transactions, which in turn raises the need for orderly transaction records, digital evidence documentation, revenue and cost monitoring, inventory adjustment, separation of online and offline transactions, and simple financial reporting. This logic links technology acceptance and social-commerce use with the accounting information requirements generated by digital operations. The relationship is consistent with evidence that digital transformation supports business resilience and capability development (Putritamara et al., 2023) and that digitalized financial reporting contributes to MSME performance (Sofa & Wicaksono, 2025).

Based on the theoretical review and previous findings, the study proposes the following hypothesis: H₁: TikTok Shop utilization has a positive and significant effect on accounting-practice adaptation among fashion MSMEs in Bandung City.

3. RESEARCH METHOD

A quantitative survey design was used to test the relationship between TikTok Shop utilization and accounting-practice adaptation among fashion MSMEs in Bandung City. The quantitative approach is appropriate for testing relationships between variables using numerical data and statistical analysis (Sugiyono, 2023). Data were analyzed using IBM SPSS in accordance with procedures discussed by Ghazali (2021) and Hair et al. (2022). Because the model contains one independent variable and one dependent variable, simple linear regression was used to estimate the direction and magnitude of the linear relationship (Hair et al., 2022; Ghazali, 2021).

The target population comprised fashion MSME owners or managers in Bandung City who used TikTok Shop as a sales medium. Dinas Koperasi dan Usaha Kecil Provinsi Jawa Barat (2024) recorded 37,679 fashion MSMEs in Bandung City in 2022, but the number actively using TikTok Shop was not known. The minimum sample was therefore determined using the Lemeshow et al. (1990) formula for an unknown population, with $Z = 1.96$, $p = 0.5$, and $d = 0.10$, producing a requirement of approximately 96 respondents. The study analyzed 105 respondents, exceeding the minimum requirement. Purposive sampling was applied so that respondents had direct experience with TikTok Shop and could evaluate changes in transaction recording and financial management (Sugiyono, 2023). The criteria were ownership or management of a fashion MSME in Bandung City, use of TikTok Shop as a sales medium, and willingness to participate.

Data were collected through questionnaires distributed directly and online. The instrument used a five-point Likert scale from 1 = Strongly Disagree to 5 = Strongly Agree. Likert scales measure respondents' attitudes, opinions, and perceptions through ordered response categories (Sugiyono, 2023). The instrument was tested for validity and reliability before analysis to ensure that its items measured the intended constructs consistently, following IBM SPSS-based testing criteria (Ghozali, 2021). The operational definitions and indicators are shown in Table 2.

Table 2. Operationalization of Research Variables.

Variable	Operational definition	Indicators	Scale
TikTok Shop Utilization (X)	Level of TikTok Shop use as a marketing and digital transaction medium by fashion MSMEs.	1) Ease of reaching consumers; 2) ease of product marketing; 3) use of TikTok Shop features; 4) ease of transactions; 5) increased orders; 6) promotional features; 7) following digital trends; 8) order-information management; 9) business visibility; 10) benefits for business development.	Likert 1–5
Accounting Practice Adaptation (Y)	Ability of MSMEs to adjust recording and financial-reporting practices after using TikTok Shop.	1) Adjustment of financial records; 2) more orderly transaction recording; 3) online revenue recording; 4) digital transaction evidence; 5) separation of online/offline transactions; 6) inventory-recording adjustment; 7) manual/application bookkeeping; 8) revenue and cost monitoring; 9) simple financial statements; 10) accounting awareness.	Likert 1–5

Source: Indicators were developed based on the Technology Acceptance Model (Davis, 1989) and digital accounting-practice adaptation concepts from Lutfi et al. (2022) and Prasertaningrum et al. (2025).

The analysis consisted of descriptive statistics, a Kolmogorov–Smirnov normality test, simple linear regression, and the coefficient of determination (R^2). The research hypothesis was accepted when the significance value (Sig.) was below 0.05. Descriptive statistics were used to summarize respondent characteristics and variable tendencies, while R^2 was used to identify the proportion of variation in accounting-practice adaptation explained by TikTok Shop utilization.

4. RESULTS AND DISCUSSION

Results

The analysis covered 105 fashion MSME respondents in Bandung City who had used TikTok Shop as a sales medium. The sample was dominated by women (57.1%), respondents aged 26–30 years (38.1%), bachelor's degree holders (47.6%), and business owners (41.9%). Most respondents had operated their businesses for more than one year (86.7%), and 78.1% had used TikTok Shop for more than one year. Clothing was the largest product category (28.6%). The full respondent distribution is summarized in Table 3.

Table 3. Respondent Characteristics (N = 105).

Characteristic	Distribution
Gender	Male 45 (42.9%); Female 60 (57.1%)
Age	<20: 2 (1.9%); 20–25: 26 (24.8%); 26–30: 40 (38.1%); 31–40: 29 (27.6%); >40: 8 (7.6%)
Education	Elementary/equivalent 1 (1.0%); Senior high/vocational 33 (31.4%); Diploma 20 (19.0%); Bachelor 50 (47.6%); Other 1 (1.0%)
Position in business	Owner 44 (41.9%); Manager 31 (29.5%); Employee/Admin 22 (21.0%); Other 8 (7.6%)
Business/product	Business <1 year 14 (13.3%), >1 year 91 (86.7%); Clothing 30 (28.6%); Footwear 23 (21.9%); Bags 17 (16.2%); Hijab 15 (14.3%); Accessories 14 (13.3%); Other 6 (5.7%)
TikTok Shop use	<1 year 23 (21.9%); >1 year 82 (78.1%)

Source: *Questionnaire results processed using SPSS, 2026.*

The mean score for TikTok Shop utilization was 4.18 with a standard deviation of 0.53, while accounting-practice adaptation had a mean of 4.11 and a standard deviation of 0.49. Both mean values exceeded 4, indicating that respondents generally agreed with the questionnaire statements, and the relatively small standard deviations indicate comparatively homogeneous perceptions. The Kolmogorov–Smirnov test produced an Asymp. Sig. value of 0.200, which is above 0.05, indicating that the regression residuals were normally distributed. The regression significance value was 0.000 (<0.05), supporting the proposed effect. The coefficient of determination was $R^2 = 0.491$, meaning that TikTok Shop utilization explained 49.1% of the variation in accounting-practice adaptation; the remaining 50.9% was associated with factors outside the model.

Table 4. Summary of Statistical Results.

Analysis	Measure	Value	Criterion/Comparison	Interpretation
Descriptive – X	Mean; SD	4.18; 0.53	Mean > 4	High TikTok Shop utilization
Descriptive – Y	Mean; SD	4.11; 0.49	Mean > 4	High accounting-practice adaptation
Normality	Asymp. Sig.	0.200	> 0.05	Residuals normally distributed
Simple regression	Sig.	0.000	< 0.05	Positive and significant effect; H_1 accepted
Coefficient of determination	R; R^2	0.701; 0.491	$R^2 = 49.1\%$	Strong relationship; 49.1% of Y explained by X

Source: *Questionnaire results processed using SPSS, 2026.*

Discussion

The results show that TikTok Shop utilization has a positive and significant effect on accounting-practice adaptation among fashion MSMEs in Bandung City. The significance value of 0.000 (<0.05) supports H_1 , while R^2 of 49.1% indicates that platform utilization provides a substantial contribution to changes in accounting practice. Greater intensity of TikTok Shop use is associated with stronger adjustment in transaction recording, financial management, and financial statement preparation. The finding indicates that social-commerce

transformation does not stop at marketing activities; it also alters the administrative and financial-governance processes required to manage digitally generated transactions.

This result is consistent with Andon and Annuar (2023), who describe TikTok Shop as a social-commerce platform integrating promotion, consumer interaction, and sales transactions in one digital ecosystem. This integration increases transaction complexity compared with conventional selling. Aldaffa et al. (2025) similarly show that optimizing TikTok features such as live streaming, promotional videos, and affiliate marketing can increase MSME sales. Higher transaction volumes then require more systematic recording so that business activities remain documented. In practical terms, a sale generated through TikTok Shop may involve gross selling price, voucher or discount deductions, platform service charges, affiliate commissions, refunds or returns, and settlement timing; accounting practices must therefore evolve alongside digital sales activity.

The findings also support the view that digital transformation strengthens MSME management capacity. This is consistent with Anatan and Nur (2023) and Cueto et al. (2022); in the present study, that capacity is reflected in respondents' ability to adjust accounting processes to TikTok Shop transaction characteristics.

Accounting adaptation is visible through more orderly digital transaction records, separation of online and offline transactions, management of electronic transaction evidence, and preparation of more systematic financial statements. This supports Prasetianingrum et al. (2025), who state that digital transformation encourages MSMEs to adjust transaction recording and financial reporting to digital-business characteristics. Asmana (2025) likewise emphasizes that the ability to adjust recording systems is important to successful accounting adaptation. The direction of these changes is also consistent with the principles of financial statement preparation under SAK EMKM issued by Ikatan Akuntan Indonesia (2022), particularly the need for financial information that is understandable and useful for MSME decision making.

The results are also consistent with Lutfi et al. (2022), who show that digital accounting system use contributes to SME performance, and with Maryanti et al. (2026), who link digital accounting with financial performance through digital innovation. More systematic transaction information strengthens the basis for monitoring cash flows, costs, inventory, and operational decisions.

Nevertheless, the R^2 value of 49.1% means that 50.9% of the variation in accounting-practice adaptation is related to factors outside the present model. Potential factors include digital literacy, accounting competence, use of digital bookkeeping applications, organizational

culture, and technology support. This interpretation is consistent with Hasan et al. (2025), who find that organizational culture supporting digital transformation accelerates modern accounting practices among SMEs. Wahyudiono et al. (2024) also identify management orientation and digital-business development as important factors for sustainable enterprise growth. Consequently, TikTok Shop utilization is an important but not exclusive driver of accounting adaptation.

From a theoretical perspective, the study connects technology utilization with financial-process transformation rather than limiting digitalization to marketing. This interpretation is compatible with Putritamara et al. (2023) and Sofa and Wicaksono (2025), and it also aligns with the collaborative digital-innovation perspective of Insani and Rosita (2025). The contribution is the direct empirical linkage between a specific social-commerce platform and accounting-practice adaptation.

Practically, fashion MSMEs should match TikTok Shop use with disciplined financial administration. Settlements, service charges and commissions, discounts and vouchers, returns, inventory movements, and online/offline transactions should be recorded consistently. Government agencies, MSME assistance institutions, academics, and platform providers can use the findings to design integrated training in digital accounting, financial management, and information technology so that sales growth is accompanied by stronger financial governance.

5. CONCLUSION

This study concludes that TikTok Shop utilization has a positive and significant effect on accounting-practice adaptation among fashion MSMEs in Bandung City. The regression significance value of 0.000 (<0.05) supports the research hypothesis, and R^2 of 49.1% indicates that TikTok Shop utilization explains 49.1% of the variation in accounting-practice adaptation. Higher utilization is associated with better adjustment of digital transaction recording, financial management, separation of online and offline transactions, inventory-related records, transaction evidence documentation, and simple financial statement preparation. The result confirms that social commerce functions not only as a marketing and sales channel but also as a driver of changes in MSME financial administration.

For fashion MSMEs, TikTok Shop use should be accompanied by routine recording of settlements, service fees and commissions, discounts or vouchers, returns, inventory movements, and separate online and offline transactions. Assistance programs should integrate digital-marketing and digital-accounting capabilities. The study is limited to fashion MSMEs in Bandung City, uses one independent variable, and relies on questionnaire perceptions. Future

research should broaden sectors and regions, compare social-commerce platforms, and include digital literacy, accounting competence, organizational support, bookkeeping applications, and technology readiness. Mixed-methods designs or probability sampling may be used when an appropriate sampling frame is available.

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