

The Influence of Artificial Intelligence on Revenue Performance: Evidence from Platform-Based Illustrators

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ARTICLE INFORMATION

ABSTRACT

Publication information

Research article

HOW TO CITE

Niu, F. A. L., Hadis, S., Jan, R. H., & Hasan, J. (2026). The influence of artificial intelligence on revenue performance: Evidence from platform-based illustrators. *International Journal of Accounting and Finance in Asia Pacific*, 9(2), 338-356.

DOI:

<https://doi.org/10.32535/ijafap.v9i2.4440>

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Received: 10 April 2026

Accepted: 16 May 2026

Published: 20 June 2026

Artificial Intelligence (AI) has reshaped the competitive landscape of the platform-based creative economy and has implications for the sustainability of digital business actors' income. This study empirically examined the influence of AI development on the income performance of illustrators on platform X (Twitter) from an accounting and financial perspective. This study used an explanatory quantitative approach, involving 385 illustrators from the Artist's Base community, selected using simple random sampling. Data analysis was performed using simple linear regression to identify the relationship between AI-based competitive pressures and illustrator income levels. The results showed that AI had a significant effect on illustrators' income ($b = 0.330$, $p < 0.05$; $R^2 = 7.4\%$). These findings indicate that AI serves as a financial risk factor, increasing price pressures, enhancing market transparency, and increasing exposure to revenue volatility. However, its contribution to income variation is relatively limited, so other strategic factors, such as the differentiation of work, digital reputation, and adaptability to the dynamics of the digital creative market, continue to influence illustrators' financial sustainability. This study contributes to the accounting literature by positioning AI as a measurable financial determinant rather than a pure technological innovation.

Keywords: Artificial Intelligence; Disruptive Innovation; Financial Risk; Platform Economy; Revenue Performance

JEL Classification: O33; J24; L82; M41; D83

INTRODUCTION

Artificial Intelligence (AI) has developed very rapidly over the past decade, reshaping operating systems across various industrial sectors (Rashid & Kausik, 2024) and the structure of the digital economy. From an accounting and financial perspective, this transformation directly affects operational efficiency, as AI-driven automation has overhauled processes spanning production, valuation, and economic value protection in platform-based markets and businesses.

The digital illustration industry is among the creative sectors most affected by AI technology. On the social media platform X (formerly Twitter), illustrators, as micro-business actors, can offer their services directly to clients without intermediaries such as agencies. In this business model, client demand and illustrators' income serve as key indicators of financial performance, business success, and long-term sustainability.

The use of generative AI in visual production processes speeds up competition. AI systems can generate visuals quickly and cost-effectively without requiring additional expertise. Eventually, this facilitated the entry of new freelance illustrators into the industry and led to a surge in the number of works in the market. These structural changes intensify price competition and affect income stability among freelance illustrators. This aligns with evidence from the creative industry, which shows that AI poses both challenges and opportunities for practitioners who rely on visual work as their primary source of income (Berke, 2023; Schinello, 2025).

A systematic literature review approach shows that AI plays an ambivalent role in the platform economy. On the one hand, the use of AI has been proven to increase the decision-making efficiency and productivity of business actors. However, AI penetration also has complex financial consequences, including changes in revenue planning patterns and pricing strategies, as well as increased revenue volatility for creative entrepreneurs (Nazari & Mukhtaruddin, 2025). These findings show that the impact of AI extends beyond the technical aspects of operations to the dimension of financial stability.

Recent global evidence suggests that generative AI is restructuring the freelance market by changing pricing mechanisms, task allocation, and revenue models rather than simply replacing labor (Demirci et al., 2025; Hui & Reshef, 2025; Yu et al., 2025). Empirical findings show that the adoption of generative AI on freelance platforms tends to reduce the average price of tasks in routine creative work (Melcher, 2025; Nicolas & Monsang, 2026) while simultaneously increasing order volume in certain market segments (Zhang et al., 2024), thereby producing mixed revenue effects across different creator categories and increasing productivity expectations and market fluidity (Yu et al., 2025). The existence of AI has had a significant impact on small business revenue due to fierce, high competition (Hui & Reshef, 2025; Krishnan, 2025). These structural changes show that AI is fundamentally changing how digital workers earn income, especially illustrators.

Macroeconomically, the presence of AI increased productivity while also making workers' income more uncertain. This impact is most pronounced in sectors with flexible, contract-based work systems (Afzal & Qureshi, 2025). Empirical data indicate that project orders for digital illustrators are decreasing because clients prefer the efficiency AI offers (Oktavialdi & Yulianto, 2025). In addition, the report found that 26% of illustrators lost their jobs and 37% experienced a decrease in income since generative AI has become more widespread (Melcher, 2025). As a result, fierce price competition and declining profits are commonplace in today's digital creative market. This large-scale phenomenon also aligns with a previous study on illustrators and company managers in Hungary,

which found that AI tools directly pressure the labor market by replacing routine illustration tasks (Berke, 2023). This confirms that the adverse impact of AI on the finances of creative workers is not confined to one place but is a global problem affecting many countries.

In the Indonesian context, the expansion of the gig economy, along with the AI transformation, has begun to change the financial recording system and the way of earning income. This system is now shifting toward greater dynamism and greater reliance on real performance results (Faizah, 2025). This development shows that AI not only speeds up and improves work efficiency but also affects income certainty and workers' long-term financial survival. For illustrators seeking projects through digital platforms, the biggest challenge now is no longer just competing to produce the best images but also maintaining a stable income in this all-digital ecosystem (Oktavaldi & Yulianto, 2025). These changes to digital platforms in the field of design reflect a major shift that is overhauling the way income is earned and changing the boundaries of competition for creative workers (Bakar et al., 2024). However, the official regulation governing this major change is still in the early stages of development. As a result, creative workers today must face the risk of drastically fluctuating (unstable) income without adequate protection or support from government and legal institutions (Islam et al., 2026).

Although previous research has documented the decline in project prices and changes in productivity levels driven by AI, most discussion remains general or focuses only on macro-scale changes in the world of work. In fact, the main challenge in implementing this new technology is not just a technical problem or the sophistication of the tools. Still, a real imbalance between the speed of AI technology advances and workers' readiness to adapt. This gap is very evident among illustrators who are forced to face the acceleration of AI use without proper preparation or training (Rashid & Kausik, 2024). Empirical research that quantitatively positions AI as a financial determinant and directly tests its influence on revenue performance within accounting frameworks remains limited, especially in examining how AI influences workers' real income in accounting records in the micro-business sector of developing countries.

Broader evidence from Small and Medium Enterprises (SMEs) contexts confirms that AI adoption has a real impact on organizational performance (Abrokwah-Larbi & Awuku-Larbi, 2024). Meanwhile, macroeconomic analysis identifies AI as a force capable of driving major changes and directly affecting income structures across sectors (Silmi, 2024). At the firm or enterprise level, Falcioni (2024) found that every 1% increase in AI usage is associated with a 0.17% increase in business value. This figure demonstrates that AI has a clear, calculable financial value. However, the impact of this AI has two sides. Teutloff et al. (2025) further demonstrate that generative AI has reduced the demand for freelancers' creative skills by 20% to 50% for tasks that machines can indeed perform. Alsharah (2025) found that AI significantly enhances both firm performance and entrepreneurial creativity. This confirms the dual role of AI in revenue growth: it can be a pressure that damages old markets, or a profitable strategic opportunity.

From an accounting perspective, revenue is a primary indicator of business performance and sustainability. Therefore, major AI-driven changes can affect revenue variability, margin dynamics, and financial risk exposure (Moshiri, 2025). On that basis, research is needed that positions AI as the primary factor in measuring this revenue's performance.

Therefore, this study aims to empirically examine whether the development of Artificial Intelligence significantly affects the revenue performance of illustrators operating on

platform X. This study makes three explicit contributions. First, it provides micro-level empirical evidence that AI functions as a measurable financial risk factor in platform-based creative entrepreneurship, extending the accounting and finance literature beyond macro-level workforce studies. Second, it applies a quantitative regression framework to isolate AI as an explanatory variable in revenue performance analysis, a methodological approach that is underrepresented in the Indonesian creative economy literature. Third, the study contributes evidence from a developing-country context, where platform-based illustrators face compound pressures from digital disruption and limited institutional support. The novelty of this study lies in its positioning of AI not as a purely technological phenomenon but as a financial determinant that can be modelled and tested empirically within an accounting framework.

LITERATURE REVIEW

Artificial Intelligence and Market Competition Disruptions

Artificial Intelligence (AI) is a computer system capable of performing tasks that typically require human intelligence, such as recognizing patterns, generating content, and making data-driven predictions. In the digital market, the presence of generative AI has led to a surge in product offerings, and competition has become tighter (Porter, 1985). Theoretical perspectives in the innovation economy show that technological advances can ruffle industrial competition because they make it easy for anyone to enter the market, which ultimately triggers price competition (Porter, 2001). When production costs change and the number of products is abundant, the bargaining position of workers and the number of transactions in the market are automatically affected. Therefore, AI is no longer just an ordinary technological tool, but a major factor that has completely overhauled the way to compete in the digital illustration services market.

Artificial Intelligence can be understood as a form of disruptive innovation that changes market structure. Christensen et al. (2015) explain that disruptive innovation emerges when new technologies offer simpler, lower-cost solutions than established systems, potentially displacing incumbent business actors. In the freelance and gig-based markets, such structural transformations affect pricing mechanisms, task allocation, and market turnover. Instead of functioning solely as a labor-substitution technology, AI can reshape the processes of value creation and revenue generation in a platform-based ecosystem. Digital technology accelerates price transparency and strengthens efficiency-based competition, thereby changing the dynamics of supply and the intensity of competition (Porter, 1985; 2001).

Revenue Performance from an Accounting Perspective

Revenue is a key indicator of financial performance and business sustainability. In managerial accounting, revenue stability reflects competitive position, pricing power, and cost efficiency. Fluctuations in earnings can signal shifts in market structure, demand elasticity, or competitive intensity. Horngren et al. (2012) emphasize that cost and revenue information are the basis for managerial decision-making, including the evaluation of prices and profitability. For freelance illustrators, earnings reflect the effectiveness of pricing strategies and competitiveness in the market.

In digital micro-enterprises, revenue is often directly related to the frequency of contract acquisitions and the average transaction value. Therefore, structural market changes driven by technological innovation can affect revenue predictability and margin sustainability. For digital illustrators, changes in income reflect their success or failure in adapting to a changing technological environment. In addition, within the framework of agency theory (Jensen & Meckling, 2019), business actors act as economic decision-

makers who respond to changes in market incentives. When the market structure changes due to technological disruption, changes in income will affect an individual's economic strategy and behavior. Thus, if AI affects the structure of competition and pricing, its impact will be reflected in revenue performance, a key indicator of financial performance. Kaplan and Norton (1996) put the financial perspective as the final measure of strategy success through balanced scorecards. Although non-financial indicators are important, financial performance remains the primary benchmark of business sustainability.

AI, Productivity, and Revenue Volatility

Economic theory suggests that technological advances increase productivity but can also introduce income variability, especially in a flexible labor market. In performance-based systems, revenue is often performance-based and demand-sensitive, making it vulnerable to competitive shocks and rapid technological change. Technological innovation not only creates efficiency but also financial risk. In industries like animation and film, AI serves as an innovative partner. This technology helps create a visual world that feels real (immersive) and allows creatives to shift their focus to the idea or concept-creation phase. Meanwhile, repetitive technical tasks will be left to AI (Troy & Gunanto, 2025). Xue (2024) similarly notes that while AI automates some routine creative tasks, it also generates new types of work (hybrid roles). These require humans to be proficient in using AI while supervising the execution of the concept of work. This shows that the financial impact of AI is not just about "replacing humans," but about a major shift in the division of tasks and the way people earn income in the industry. However, Christensen et al. (2015) suggest that these transformations still bring challenges. A theory holds that technological disruption often puts pressure on business actors who are unable to adapt. For digital illustrators, AI can introduce substitution risks that automatically reduce the client's interest in manual drawing services.

According to industrial competition theory, Porter (1985) argues that intensified competition reduces profits and increases pressure to lower prices. This condition can lead to unstable income due to fluctuations in order volume and market prices. From a financial risk perspective, greater market transparency and intensified price competition may increase revenue volatility. Consequently, while AI adoption can improve efficiency, it may also increase revenue uncertainty.

Hypothesis Development

Based on the observations, empirical evidence, and relevant theories presented in the introduction, AI is considered a factor that reshapes market competition, influences pricing mechanisms, and affects income volatility. Therefore, this study proposes Artificial Intelligence as an independent variable influencing Revenue Performance, leading to the following hypothesis:

H1: Artificial Intelligence has a significant effect on the revenue performance of illustrators on platform X.

Conceptual Framework

The study framework model is depicted in Figure 1.

Figure 1. Research Conceptual Framework

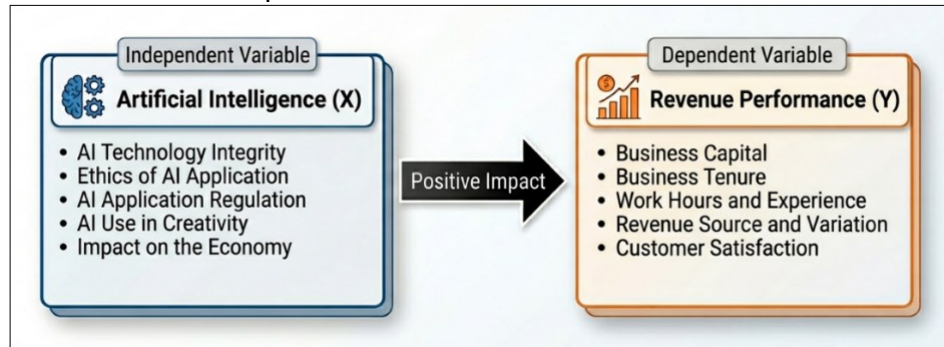


Figure 1 shows the conceptual framework that serves as the foundation for this research. The framework positions Artificial Intelligence (X) as the sole independent variable, operationalized as the perceived competitive pressure arising from AI penetration in the digital illustration market, including changes in client preferences, price transparency, and supply-side expansion driven by generative AI tools. Revenue Performance (Y) serves as the dependent variable, measured by illustrators' perceived income level, income stability, and revenue sustainability on platform X. The single directional arrow from AI to Revenue Performance indicates the study's hypothesis that AI has a direct, measurable causal influence on illustrators' financial outcomes.

This single-path model is theoretically grounded in three complementary economic theories. Disruptive innovation theory (Christensen et al., 2015) explains how AI reconstructs the market structures (order) and intensifies competitive pressure. Competitive advantage theory (Porter, 1985) explains how AI-generated works undermine illustrators' ability to set prices and weaken their bargaining positions. Financial risk theory (Fama & French, 1993) views AI as an unavoidable external risk factor, leading to drastic fluctuations in illustrators' earnings and making them difficult to predict. This simple, focused framework is designed to make AI the only explanatory variable, enabling formal hypothesis testing within a regression analysis. This is consistent with the study's objective of positioning AI as a measurable financial determinant of revenue sustainability in digital creative industries.

RESEARCH METHOD

Research Approach and Design

This study employs a quantitative, explanatory design to examine whether AI, operationalized as perceived competitive pressure, has a direct and statistically significant effect on illustrators' revenue performance. This approach enables hypothesis testing through regression analysis and aligns with the study's objective of positioning AI as a measurable financial determinant.

Sampling Method

The sample comprises illustrators from the Artist's Base community on platform X, with approximately 10,000 active accounts. Using Slovin's formula with a 5% margin of error, the minimum sample size was determined to be 385 respondents. Simple random sampling was applied to ensure equal selection opportunities. Eligible respondents were active illustration service providers, exposed to AI within the illustration industry, and had earned income from illustration services during the observation period.

Data Collection Method

Primary data was gathered via a structured online questionnaire. A four-point Likert scale (1 = strongly disagree; 4 = strongly agree) was used to measure each question. The AI variable was operationalized with 18 questions (X1-X18) that measured perceived competitive pressure, changes in customer preferences, and price transparency connected to generative AI. The revenue performance variable was operationalized using 18 questions (Y1-Y18) that assess perceived income level, income stability, and revenue sustainability. Items for both constructions were adapted from previous research on AI adoption and revenue dynamics (Hui & Reshef, 2025; Oktavialdi & Yulianto, 2025) and examined by two subject matter experts before deployment. Non-participant observation of platform X's illustrator activities was also carried out to gain a contextual understanding of competitive dynamics.

Data Analysis Method

All data were processed using IBM SPSS Statistics. The analysis proceeded in three stages. First, instrument quality was assessed through validity testing using Pearson product-moment correlation (r -table = 0.100, n = 385, significance level 5%) and reliability using Cronbach's Alpha with a minimum threshold of 0.60. Second, a normality test was conducted using the Kolmogorov-Smirnov test to confirm that the residuals were normally distributed ($p > 0.05$). Third, hypothesis testing was performed using simple linear regression: $Y = \alpha + \beta AI + \varepsilon$, where Y represents revenue performance, AI represents the perceived competitive pressure score, α is the constant, β is the regression coefficient, and ε is the error term. The t -test assessed the significance of the coefficient at the 5% level, and R^2 quantified the proportion of variance in revenue performance explained by AI. This parsimonious model is designed to isolate AI's partial contribution as an external financial risk factor.

RESULTS

Respondents' Demographic Profile

Table 1. Respondents' Demographic Profile

Category	Subcategory	Frequency (n)	Percentage (%)
Gender	Male	39	10.1%
	Female	346	89.9%
Age Group	< 20 years	139	36.1%
	21–25 years	183	47.5%
	26–30 years	47	12.2%
	> 30 years	16	4.2%
Illustrator Tenure	1–5 years	169	43.9%
	6–10 years	166	43.1%
	> 11 years	50	13.0%
Income Source from Illustration	Primary	116	30.1%
	Supplementary	192	49.9%
	Non-income	77	20.0%
AI Awareness	Aware	385	100%
	Not Aware	0	0%
Change in Commission Demand	Yes	135	35.1%
	No	250	64.9%

Table 1 presents the demographic profile of 385 illustrators who are respondents from the Artist's Base community on platform X. In terms of gender distribution, there is strong female dominance: 346 respondents (89.9%) identified as female, while 39 respondents (10.1%) identified as male. This figure illustrates the field reality, where female illustrators are indeed the most active image providers on the X platform. The number of illustrators from Generation Z and young adults shows that young people indeed use this application-based creative business or digital platform. This condition also shows that they are a group of workers born in the digital era (digital natives) whose positions are most directly affected and adapt to market changes the fastest due to the presence of AI. Illustrators with 1–5 years of experience (43.9%) and 6–10 years of experience (43.1%) are nearly equally represented, together comprising 87.0% of the sample, while only 13.0% have more than 11 years of tenure. This distribution indicates that the sample captures both emerging and mid-career illustrators, providing a relevant cross-section of practitioners navigating AI disruption at different career stages.

In terms of income sources, the largest group in this study used illustration services only as additional income (49.9%). Meanwhile, 30.1% of respondents depend on this service as their primary source of income, and the remaining 20% admit they do not earn income from illustration. The sizable proportion of primary-income illustrators (116 respondents) is particularly significant for this study because this group is most vulnerable to financial losses from AI-driven revenue pressures. Interestingly, all respondents, 100% (385 people), admitted they were very aware of the development of AI in the world of illustration. This fact shows that all samples are directly related to the problem being researched, so the collected data is valid and suitable for this research. Finally, regarding the number of orders, 35.1% of respondents reported that demand for image projects (commissions) began to decrease. In comparison, the remaining 64.9% reported not having felt any change. While most illustrators haven't experienced a drop in orders, the 35.1% group already feels this strong sign that market pressures due to AI are starting to show up and are directly impacting the income of most of these creatives.

Validity and Reliability Tests

Table 2. Validity Test Results

Variable	Item	R Count	R Table	Remarks
Artificial Intelligence (X)	X1	0.453	0.100	Applicable
	X2	0.419	0.100	Applicable
	X3	0.479	0.100	Applicable
	X4	0.368	0.100	Applicable
	X5	0.438	0.100	Applicable
	X6	0.295	0.100	Applicable
	X7	0.401	0.100	Applicable
	X8	0.241	0.100	Applicable
	X9	0.293	0.100	Applicable
	X10	0.262	0.100	Applicable
	X11	0.290	0.100	Applicable
	X12	0.282	0.100	Applicable
	X13	0.465	0.100	Applicable
	X14	0.475	0.100	Applicable
	X15	0.138	0.100	Applicable
	X16	0.526	0.100	Applicable
	X17	0.444	0.100	Applicable
	X18	0.364	0.100	Applicable
	Y1	0.438	0.100	Applicable

Variable	Item	R Count	R Table	Remarks
Service Revenue (Y)	Y2	0.162	0.100	Applicable
	Y3	0.419	0.100	Applicable
	Y4	0.288	0.100	Applicable
	Y5	0.495	0.100	Applicable
	Y6	0.541	0.100	Applicable
	Y7	0.468	0.100	Applicable
	Y8	0.475	0.100	Applicable
	Y9	0.482	0.100	Applicable
	Y10	0.466	0.100	Applicable
	Y11	0.503	0.100	Applicable
	Y12	0.490	0.100	Applicable
	Y13	0.473	0.100	Applicable
	Y14	0.441	0.100	Applicable
	Y15	0.380	0.100	Applicable
	Y16	0.302	0.100	Applicable
	Y17	0.212	0.100	Applicable
	Y18	0.344	0.100	Applicable

In Table 2, based on the validity test results, all question items in the artificial intelligence and revenue performance variables are declared valid. This is evidenced by the calculated values for each question, all of which exceed the table's minimum limit of 0.100 at an error rate of 5% with a total of 385 respondents. In detail, for the Artificial Intelligence variable (items X1-X18), the calculated value ranges from 0.138 to 0.526. This showed that the questions are consistent and precise in measuring the same topic (convergent validity). Meanwhile, for the revenue performance variable (items Y1-Y18), the calculated values range from 0.162 to 0.541. Most of the question values in this variable are even above the 0.380 mark. This higher number indicates that the income-measurement questions have a slightly stronger, more compact inter-item correlation (internal homogeneity) than the AI variable. Overall, the validity pattern confirms that both constructs are adequately measured by their respective item sets.

Table 3. Reliability Test

Variable	Alpha Coefficient	Remarks
Artificial Intelligence (X)	0.643	Reliable
Service Revenue (Y)	0.708	Reliable

Table 3 shows the reliability test results and found that Cronbach's Alpha was above 0.60 for both variables, indicating that the research instrument was reliable and suitable for further analysis. This shows that the constructs of AI as a competitive constraint and of revenue performance as a financial indicator are measured consistently.

Classical Assumption Test

Table 4. Normality Test

Statistic		Unstandardized Residual
N		385
Normal Parameters, b	Mean	0.0000000
	Std. Deviation	5.29524612
Most Extreme Differences	Absolute	0.046
	Positive	0.024
	Negative	-0.046
Kolmogorov-Smirnov Z		0.902

Statistic	Unstandardized Residual
Asymp. Sig. (2-tailed)	0.390

Note: $p > 0.05$ indicates a normal distribution.

Table 4 shows a p-value for the normality test > 0.05 , indicating that the data were normally distributed. The linearity test indicates a linear relationship between Artificial Intelligence and revenue performance. Thus, a simple linear regression model is stated to meet the basic assumptions of parametric analysis.

Simple Linear Regression Analysis

Table 5. Simple Linear Regression Test

Models		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	856.771	1	856.771	30.476	0.000b
	Residual	10767.218	383	28.113		
	Total	11623.990	384			

Note: a. Dependent Variable: Illustrator Service Revenue; b. Predictor: (Constant), Artificial Intelligence

The regression model used is:

$$Y = \alpha + bX$$

$$Y = 36.173 + 0.330 X$$

The data in Table 5 shows that a constant value of 36.173 represents the average income of the illustrator when AI is not used at all. If the Artificial Intelligence variable is 0, the service revenue variable has a fixed value of 36.173. The AI coefficient is 0.330, meaning that if the AI variable increases by 1 score for the AI user, the service income variable increases by 0.330 scores.

Table 6. T-test

Models		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	36.173	3.781		9.566	0.000
	Artificial Intelligence	0.330	0.060	0.271	5.521	0.000

Note: a. Dependent Variable: Illustrator Service Revenue

In Table 6, the partial t-test results showed that the t-value for the Artificial Intelligence (X) variable was 5.521, which was greater than the t-table value (1.649), and the p-value was 0.000, which was less than 0.05. So, it can be concluded that the Artificial Intelligence (X) variable affects the service revenue variable (Y). The value of the t-calculation is positive, indicating that Artificial Intelligence (X) and service revenue (Y) move in the same direction. As one increases, the other increases as well, and vice versa. The standardized coefficient of 0.271 indicates the extent to which AI affects revenue relative to other variables. The standardized coefficient ($\beta = 0.271$) indicates a positive effect of AI on revenue performance. Thus, Artificial Intelligence has been shown to have a significant influence on illustrators' income performance on platform X. Statistically, these results indicate that increased pressure or exposure to AI correlates with changes in illustrators' income performance.

Coefficient of Determination (R²)

Table 7. Coefficient of Determination Test

Models	R	R Square	Adjusted R-Square	Std. Error of the Estimate	Durbin-Watson
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1	0.271a	0.074	0.071	5.302	1.839
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Note: a. Predictors: (Constant), Artificial Intelligence; b. Dependent Variable: Income of Illustrator Services

Based on [Table 7](#), the determination coefficient (R^2) obtained was 0.074, or 7.4%. This means that Artificial Intelligence can explain 7.4% of the variation in illustrators' income. In contrast, 92.6% of revenue variations were influenced by factors outside the model, such as work differentiation strategies, digital reputation and branding, customer loyalty, service pricing, or macroeconomic conditions.

DISCUSSION

AI as Disruptive Innovation and Shifting Competition Structure

The results of this study support H1: Artificial Intelligence has a significant effect on the revenue performance of illustrators on platform X ($t = 5.521$; $p = 0.000 < 0.05$; $\beta = 0.330$). This finding confirms that AI functions as a measurable financial determinant of revenue performance in the platform-based illustration market, validating the theoretical framework proposed in this study. These results align with empirical findings from international studies examining AI disruption in the platform-based creative economy ([Hui & Reshef, 2025](#)).

A study by [Włodarczyk \(2024\)](#), analyzing AI disruption and the dynamics of the NFT market, found that technology not only drives innovation but also redistributes economic benefits among artists. This reinforces the research of [Chen et al. \(2022\)](#), who studied the impact of AI from the perspective of a company's internal asset theory. The research found that incorporating AI into an application-based business or platform can completely change competitive dynamics and income streams. In essence, disruptive innovation does not merely eliminate the market but rather it restructures value creation and income flows within them ([Christensen et al., 2015](#)).

From the perspective of disruptive innovation, [Christensen et al. \(2015\)](#) explain that new technologies such as AI not only create a more economical way of working (efficiency) but also completely overhaul the market order, making it difficult for established players. The presence of generative AI in the illustration industry has made images on the Internet dramatically cheaper, cutting production costs to near zero, speeding up turnaround times, and making it easier for anyone to get into the industry. This condition alters the structure of production costs, making competition in the digital market even tougher.

Quantitatively, [Melcher \(2025\)](#) reports that, globally, 37% of illustrators have experienced a decrease in income, and 26% have lost their jobs due to the entry of generative AI technology. Although this current study does not directly measure job losses, tangible evidence that AI has a major impact on revenue shows the same pattern: a depletion of net profits (margin) and strong price pressures in the global creative market.

This condition is highlighted by the findings of [Oktavaldi and Yulianto \(2025\)](#), who reported a decrease in commission opportunities due to a shift in client preferences toward faster, more efficient AI-based solutions. This phenomenon reinforces [Porter's \(1985; 2001\)](#) argument in economic theory that digital technology changes industry structure by increasing price pressures and intensifying competition. In line with [Porter \(1985\)](#), the threat of substitute products and the increasing bargaining power of buyers, driven by the large selection of cheap images from AI, make competition even more unhealthy. In the context of the platform economy, AI is no longer just a means of production but a structural factor that changes competitive advantage. The significance of AI's influence on revenue in this study reflects this change.

Price Pressures, Margin Erosion, and Implications for Revenue Performance

This study suggests that a coefficient of determination (R^2) of 7.4% is appropriate for platform-based microeconomic analysis. In socio-economic research on individual behavior and performance, even small R^2 values can be relevant if the regression coefficient is statistically significant. AI has a moderate impact on income variation, as indicated by an R^2 of 7.4%. This suggests that while AI has a substantial impact, most revenue variances are still decided by other factors such as product differences, reputation, customer relationships, and pricing strategies.

[Krishnan \(2025\)](#) demonstrated that even a modest R^2 from AI adoption is substantively meaningful for small-business revenue growth, where marginal competitive pressures translate into real income effects over time. Similarly, [Abrokwah-Larbi and Awuku-Larbi \(2024\)](#) found that the effect of AI on SME performance, while moderate in magnitude, was statistically consistent and economically meaningful. [Teutloff et al. \(2025\)](#) specifically document that demand for substitutable freelance creative skills declined by 20–50% following the adoption of generative AI, further corroborating the view that the financial effects observed in this study reflect a broader structural pattern rather than an isolated phenomenon. Concurrently, [Alsharah \(2025\)](#) found that AI significantly enhances both firm performance and entrepreneurial creativity, suggesting that the revenue impact of AI operates through both competitive disruption and performance-enhancement channels, consistent with the positive regression coefficient observed in this study.

Recent economic analysis shows that AI-driven transformation in the freelance market is more about lowering service prices (price compression) and restructuring than outright layoffs or job losses. Evidence from the Brookings Institution showed that generative AI reduces the average contract value for routine digital tasks while increasing output expectations ([Hui & Reshef, 2025](#)). This phenomenon aligns with current findings, which show that AI significantly affects revenue, although its explanatory power remains partial ($R^2 = 7.4\%$). In comparison, [Zhang et al. \(2024\)](#) provide additional evidence from art service provider platforms in China, where the use of generative AI results in an average drop in image prices of up to 64%. But uniquely, this condition was followed by a 121% surge in order numbers and a 56% increase in overall revenue, while the established incumbent illustrators still dominate the largest market. These findings reinforce the interpretation that AI is changing revenue dynamics through multiple mechanisms, not just by lowering prices, and highlight that strategically positioning the business remains a key determinant of financial outcomes.

Reputation, work distinction, client loyalty, and market demand dynamics all impact revenue performance in the platform economy. As a result of this study, artificial intelligence is positioned as a contributor to risk that raises competitive pressures and income uncertainty, rather than a single dominant factor. This is consistent with [Porter \(1985\)](#) basic theory of competitive advantage, which states that a company's performance is influenced not just by the technology deployed but also by differentiation strategies and market positioning accuracy. Thus, price pressures and margin destruction do occur, but do not completely determine the sustainability of the illustrator's business.

From a management accounting perspective, when AI expands supply and heightens price transparency, downward pricing pressure becomes a structural consequence rather than a cyclical variance ([Horngren et al., 2012](#)). [Porter \(2001\)](#) explained in economic theory that digitalization accelerates price transparency and strengthens efficiency-based competition. AI amplifies this dynamic by simultaneously lowering

production costs and expanding the supply of substitutable creative work, compressing margins and eroding revenue stability for illustrators who depend on manual work differentiation.

AI as a Source of Risk of Volatility and Revenue Sustainability

The findings of this study demonstrate that AI has a significant impact on revenue performance, suggesting that technological pressures have measurable financial consequences. However, because the contribution is only 7.4%, the risk is limited rather than total. In other words, AI raises income risk exposure while not fully determining revenue sustainability.

Financially, AI can be viewed as an external factor that raises vulnerability to earnings volatility. As supply expands and AI-generated substitutes become more widely available, revenue grows increasingly sensitive to shifts in client preferences and market dynamics. This affects not only income levels but also stability and predictability. Revenue unpredictability directly impacts financial planning, budgeting, and pricing strategies, all of which are fundamental to the accounting management function. Thus, AI influences not only how much illustrators earn but also the reliability of that income over time.

In a previous study, [Afzal and Qureshi \(2025\)](#) explained that the economic footprint of AI involves trade-offs between productivity levels and income uncertainty. In the freelance work ecosystem, increased automation has been shown to improve productivity. However, it also changes worker income patterns due to increased competition and rapid market changes. This approach substantially supports the research findings, which are that AI operates as a factor that accentuates revenue volatility, rather than as the primary driver of the sustainability of illustrators' income. According to [Fama and French \(1993\)](#), classical financial theory associates mass or systemic risk with the idea that it will always affect profit estimates and increase market uncertainty. In microcontexts, AI serves as an external risk factor that increases the uncertainty of cash flow and revenue sustainability.

According to this interpretation, there is insufficient empirical evidence to support the claim that AI is destroying the illustration sector. AI is more accurately positioned as a significant financial risk that can still be mitigated through effective management practices and business adaptation. Therefore, the results imply that AI is changing financial dynamics rather than portraying it as a completely destructive force. AI has a statistically significant influence, although its economic impact is quite moderate. This indicates that the primary and crucial factors influencing income sustainability continue to be methods for producing original works (strategic difference), developing a positive self-image (branding), and preserving positive client and customer connections. This is reinforced by [Schinello \(2025\)](#), who found that creative economy actors who actively develop specialization strategies and collaborate with AI tools are better positioned to maintain earnings, reinforcing the conclusion that AI amplifies rather than eliminates the value of strategic positioning.

Strategic Adaptation and Managerial Implications

In agency theory, it is emphasized that managing resources efficiently is particularly important when the business environment changes ([Jensen & Meckling, 2019](#)). In the context of illustrators' position as individual business actors, the presence of AI can be a major threat to their refusal to use it. However, AI can be a tool that saves time and costs when used with the right strategy. Moreover, [Faizah \(2025\)](#) emphasized that, in this era of Society 5.0, digital transformation also affects accounting practices. Accounting and

financial management practices must adapt to gig-based income models that are increasingly influenced by digital automation. Revenue streams are becoming more dynamic, short-term, and competitive-sensitive, reinforcing the need to analyze AI within the framework of financial risk.

Research by [Septiyanti et al. \(2025\)](#) on the integration of AI and IoT in the digital economy underscores the need to redefine accountants' roles to meet the demands of technology-based business models. Although this study focused on the micro level (individual illustrators), findings on changing income patterns suggest that AI is a determinant of financial conditions. As a result, illustrators need new, more adaptive ways to manage risk and plan their finances. Illustrators who can integrate AI into their creative processes can reduce production costs and improve time efficiency, thereby maintaining margins and revenue stability. [Troy and Gunanto \(2025\)](#) describe AI as an innovative partner that adopts new forms and creates an integrated system of cooperation. This supports the argument that illustrators who accept AI as an efficiency tool will be able to maintain their competitive position rather than being eliminated or replaced. Conversely, if the illustrator fails to adapt, the financial risk faced will be much greater.

In the industrial sector, [Ranjith et al. \(2021\)](#) found that organizations that strategically incorporate AI into their work systems (rather than viewing it as an opponent) outperform competitors because their processes become much more efficient. The same pattern was also observed by [Teutloff et al. \(2025\)](#), who found that following the launch of ChatGPT, demand for freelancers with skills that complement or work with AI is increasing. In contrast, the demand for pure creative skills that machines can directly replace has declined by 20% to 50%. This reinforces the evidence that illustrators who develop supporting capabilities are in a much safer position to maintain their earnings. Meanwhile, from the consumers' perspective, [Effendi et al. \(2025\)](#) found that consumer attitudes toward AI-based service systems are positively associated with adoption intention, indicating that client demand for AI-enabled efficiency will continue to grow, reinforcing the competitive pressures identified in this study. In Indonesia, [Hamid and Artha \(2025\)](#) found that in Yogyakarta, this challenge is more difficult because many informal business structures persist, and digital readiness varies across regions. This condition shows that the AI adoption process in Indonesia must be carried out gradually, at an affordable cost, and supported by real skills training and insights. This step is crucial to understanding why platform-based illustrators in Indonesia face a much more severe challenge in maintaining their income amid the rapid spread of this AI technology.

Thus, the sustainability of revenue in the platform economy is determined not only by technological penetration but also by business actors' capacity to adapt strategically. AI can be positioned as a financial determinant in a platform-based creative economy, not just a technological phenomenon. The study expands the accounting and finance literature by showing that technological disruption has real implications for financial performance indicators and revenue risk exposure.

Synthetically, the results of this study confirm the existence of price and margin pressures in the digital creative market, reinforce the concept of innovation disruption, show implications for revenue sustainability, and indicate an increased risk of financial uncertainty. Thus, this study not only aligns with previous studies but also makes a regression-based quantitative contribution to the context of platform illustrators in Indonesia, enriching the literature on the impact of AI on revenue performance from an accounting and financial perspective.

Illustrators on economic platforms are individual business entities that operate as revenue-generating micro-enterprises. They act as independent financial decision-makers who independently manage prices, costs, and market strategies. In this context, changes in market structure due to AI have direct implications for individual financial management. The study can thus be positioned as a study of digital micro-entrepreneurship accounting, in which technological disruption affects financial performance and risk exposure at the level of individual companies. [Islam et al. \(2026\)](#) argue that sustainable AI integration in creative industries requires policy-level governance that addresses intellectual property, consent, and livelihood protection, dimensions currently absent from the financial risk framework faced by platform-based illustrators. [Silmi \(2024\)](#) further underlines that AI's transformative economic impact extends to micro-level income structures, making financial literacy and adaptive strategy increasingly central to individual business sustainability. In this regard, sustainable AI integration requires a move beyond efficiency toward embedding transparency, trust, and dignity as core values in platform governance ([Bakar et al., 2024](#); [Umbreen et al., 2025](#)) further emphasizes that active worker communities and transparent governance frameworks are essential for protecting gig workers from algorithmic income manipulation, where platform algorithms may exploit workers' income targets by offering lower rates to those with a history of accepting tasks.

CONCLUSION

Based on data from 385 illustrators on platform X, this study finds that Artificial Intelligence (AI) significantly affects revenue performance ($p\text{-value} = 0.000 < 0.05$). The positive regression coefficient indicates a positive association between AI and changes in illustrators' income, confirming AI as a financial determinant within the platform-based creative economy. However, the coefficient of determination ($R^2 = 7.4\%$) suggests that AI explains only a limited proportion of income variation, while the remaining 92.6% is attributable to other factors, such as work differentiation, digital reputation, pricing strategy, client loyalty, and market conditions. Thus, AI should be viewed not as the sole determinant of financial performance but as a structural factor that increases competitive pressure and income risk exposure.

These findings support disruptive innovation theory, which posits that technological advancements can reconfigure market structures and challenge existing economic actors. By expanding digital supply, reducing production costs, and increasing price transparency, AI intensifies competition and pricing pressure in the illustration market. From a competitive advantage perspective, AI-driven substitution and changing cost structures influence illustrators' bargaining power and transaction volume. From a management accounting perspective, AI affects revenue performance, income stability, profit margins, and exposure to income volatility. Although AI may be considered an external financial risk affecting long-term income certainty, it does not independently determine business sustainability.

Overall, this study demonstrates that AI constitutes a significant technological disruption with measurable financial implications for illustrators operating in the platform economy. Rather than merely replacing human illustrators, AI increases income uncertainty, intensifies pricing pressure, and reshapes competitive dynamics. Consequently, the ability of illustrators to adapt strategically to technological change becomes critical for sustaining business performance. These findings contribute to the accounting and finance literature by providing empirical evidence that digital technological disruption has measurable effects on financial performance and income risk within platform-based creative industries.

LIMITATION

This study has several limitations. First, the sample was drawn exclusively from the Artist Base community on platform X, which may not represent the broader population of digital illustrators on platforms such as Instagram, TikTok, DeviantArt, or Behance. Therefore, the findings cannot be directly generalized to illustrators operating in different digital ecosystems or cultural contexts.

Second, the study employs a single independent-variable model, capturing only the partial effect of AI on revenue performance. While this approach maintains research focus, 92.6% of the variance remains unexplained by other potentially important factors, including work experience, specialization, digital reputation, pricing strategy, and platform-specific policies, making the model less comprehensive.

Third, the study relies on cross-sectional data collected through self-reported questionnaires, which may be subject to response bias. In addition, revenue performance is measured through respondents' subjective assessments rather than objective financial records. The cross-sectional design also limits the ability to observe how AI's financial impact evolves over time. Future research should incorporate multiple platforms, include relevant financial and business-related control variables, and apply longitudinal or mixed-method approaches to provide more robust causal evidence.

ACKNOWLEDGMENT

The authors gratefully acknowledge all illustrators who voluntarily participated in this study and provided valuable insights, experiences, and data regarding revenue performance within the platform economy. Their contributions were instrumental in advancing the understanding of financial dynamics in the digital creative sector. The authors also appreciate the academic guidance and constructive feedback received throughout the development of this research, which contributed significantly to the refinement of the manuscript. This study received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

DECLARATION OF CONFLICTING INTERESTS

The authors declare no potential conflicts of interest regarding the research, authorship, or publication of this article. Grammarly was used solely for language proofreading, while all analyses, interpretations, and conclusions were independently developed by the authors without the use of AI-generated content.

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