

# **Analysis of the Utilization of TikTok as a Financial and Educational Learning Medium**

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*This research delved into the utilization of TikTok as a platform for financial and educational learning. Employing a qualitative approach with a phenomenological design, the study incorporated primary data via interviews, observations of three influencers, and secondary data in the form of TikTok video account information as of April 2022. The findings underscored TikTok's potential as an impactful medium for financial and educational learning, attributed to its ability to amplify online engagement, consequently fostering revenue generation, augmenting follower counts, and attracting endorsement opportunities. Consequently, TikTok emerges as a valuable avenue for facilitating diverse realms of learning, including the domain of finance.*

*Keywords: TikTok, financial education, education, social media*

## **INTRODUCTION**

Technology, information, and communication continue to evolve from year to year. It is evident from the prevalence of smartphones and the expanding usage of the internet (Fauziah, 2019). In this digital age, social media platforms play a significant role in facilitating communication and content consumption. One such platform that has gained immense popularity is TikTok, which enables users to create and share short music and video clips (Aji, 2018) (Shutsko, 2020). With its extensive reach and user engagement, TikTok has become a powerful medium for disseminating information and capturing the attention of millions, particularly among millennials and Generation Z (Omar & Dequan, 2020) (Zulli & Zulli, 2020).

TikTok is a social networking website that features 30-second to 3-minute-long music and video clips from China (Aji, 2018). As Fauziah (2019) asserted, TikTok has become an application with the greatest number of users in the first quarter (Q1) of 2018, reaching 45.8 million. Users of TikTok are mostly

millennials or teenagers from Generation Z (Aji, 2018). When innovation enters the young, it will be quite simple to reach contemporary comprehension (Buana & Maharani, 2020). The incorporation of technology-based learning media can be tailored to suit the specific learning needs of Generation Z students (Kusumaningtyas et al., 2020).

Currently, TikTok has more than 100 million users and a rating of 4.4 stars, with nine million reviews on the AppStore and PlayStore (Setiawan et al., 2022). TikTok has the goal of promoting creativity and happiness. It also offers other benefits, such as being liked, appreciated, and loved by millennials (Hutamy et al., 2021). The material is presented in a video with a short length, preventing viewers from getting bored. Entertainment, education, fashion and beauty, gastronomy, and vlogs are just a few contents covered.

TikTok can also be employed to generate and disseminate engaging learning material. Most learning material produced by TikTok is unique and visually appealing, providing viewers with enjoyment (Hayes et al., 2020). Some learning material developed and disseminated using TikTok is also uploaded on Instagram, Pinterest, Facebook, and Twitter. As Fitriani (2021) mentioned, communicating with multiple social media sites is simple. It is not only for communication but also for digital learning material presentation. It allows for extra learning not taught in school and expands learning items that social media users can share.

Despite the growing recognition of TikTok's educational possibilities, there is a need to explore its potential in specific domains, such as financial and educational learning. Understanding how TikTok can be utilized to facilitate financial literacy and enhance educational experiences is of paramount importance in today's digital society. By investigating the role of TikTok in these contexts, we can uncover new opportunities for engaging learners and promoting knowledge acquisition beyond traditional educational settings.

This study aims to address this research gap by examining the use of TikTok as a platform for financial and educational learning. By investigating the content and engagement patterns on TikTok related to finance and education, we seek to shed light on its effectiveness, explore innovative approaches, and provide insights into the implications for educational practitioners, policymakers, and learners alike.

## **METHOD**

This research follows a qualitative and phenomenological approach, aiming to understand the experiences and perceptions of individuals regarding the usage of TikTok as a financial and educational learning medium. Phenomenology, as described by Moleong (2018), explores the essence of how things appear and the underlying causes behind these appearances. Data collection involved conducting in-depth interviews with individuals who utilize TikTok to create and share financial and educational learning material, as well as with their content viewers. Additionally, financial and educational content from TikTok was documented and analyzed. Due to the time and location constraints posed by the Covid-19 pandemic, the research interviews were conducted using WhatsApp video calls, providing a convenient and safe method of communication with each resource person. The research subjects were identified as Content Creators who produce videos related to financial and educational content on TikTok.

Primary data, the core of this study, was obtained directly from field observations through in-depth interviews, serving as the primary source of information. Secondary data, derived from various sources such as readings and documents, complemented the primary data. In this study, secondary data took the form of screenshots of TikTok accounts of content creators and the feedback obtained on their content. Data collection proceeded through a combination of interviewing the three identified Content Creators, conducting observations, and collecting relevant documentation. The interviews were designed to explore the motivations, strategies, and challenges of the Content Creators, while observations and documentation helped gain a comprehensive understanding of the financial and educational content disseminated on TikTok. To analyze the collected data, a thematic analysis approach was employed. Thematic analysis involves the identification and exploration of patterns, themes, and categories in the data to uncover meaningful insights. A systematic and iterative process was used to organize and interpret the data, allowing for the identification of recurring themes related to financial and educational learning on TikTok. By

utilizing a phenomenological qualitative approach and employing thematic analysis, this study sought to provide a rich and nuanced understanding of the experiences and perspectives surrounding the usage of TikTok as a financial and educational learning medium.

## RESULTS

### Utilization of TikTok as a Financial Learning Medium

TikTok users are outpacing other social media sites such as Facebook, Instagram, Twitter, and Pinterest in terms of growth. With the most users, most of whom are teens from Generation Z or the millennial generation, it is a natural fit for delivering learning information, including financial learning content, since financial literacy must be fostered early on. As a result, numerous content creators choose TikTok to distribute their financial learning content, such as the first resource person.

*“Seeing a large number of TikTok users and a wide reach, not only among those who follow it, makes the distribution of financial learning content on TikTok promising. Moreover, TikTok’s different features are highly comprehensive and make it easy for us as content providers to modify and utilize them. Coupled with the current pandemic era, which causes people to spend more time using their smartphones and TikTok, it is highly suitable to include financial learning, business, and marketing into the application. By doing so, TikTok will be beneficial as a learning medium and not simply used for fun.”*

TikTok has earned a large user base and can be utilized not just for enjoyment but also for financial learning, marketing, and commerce. Moreover, Nair et al. (2022) stated that TikTok has raised user happiness and company performance, which can increase income.

This income is created by traffic or the number of individuals who access and close account pages at a certain time, yielding a statistic that indicates how popular the video content is. It is the first usage of TikTok as a financial learning medium, especially in generating traffic. It is consistent with the remark stated by the first resource person.

*“The initial traffic is using TikTok as a learning medium. So, when I create material, I will undoubtedly get a response from the community. For example, if my content becomes viral, I will be able to gain visitors. The traffic I get will help my account have a larger reach, become more renowned, and attract more followers on my numerous social media platforms.”*

TikTok can be used as a medium to develop and share financial learning material. Financial learning facilities are expanding as a result of numerous advances. One of them is studying through TikTok. Managing money, saving, and business are examples of financial learning that can be learned through TikTok. It is consistent with the first resource person’s purpose of creating financial learning material for TikTok.

*“I want to encourage the public and my followers on how to handle finances, save money, and run a company at a young age so that others can be motivated and put these things into practice. Furthermore, we must be able to utilize TikTok as a helpful tool, not just as a source of pleasure but also as a source of financial learning.”*

People in need of financial knowledge have benefited from financial learning being given via TikTok. The application offers a unique and unusual impact that makes complex financial learning contents appear simple. Indeed, how the content producer delivers the material also plays a role. TikTok can make its users happy since the material provided is accompanied by music and animations of different effects, making users want to watch the learning content (Putri & Astutik, 2021).

## **Utilization of TikTok as an Educational Learning Medium**

Learning during the Covid-19 pandemic is challenging since students do not need to attend school to study but do it through an online system (in a network). However, it decreases the motivation of students to study, and if several hurdles develop, such as unreliable networks and a lack of appropriate technology, the absence of social media can produce bad communication. Therefore, TikTok, as the learning medium, can be utilized to rekindle students whose excitement has waned due to online learning. It is one of the benefits TikTok offers, consistent with the second resource person,

*“The first goal of developing educational learning material using TikTok is for my friends who are lazily studying online during this pandemic. I want to instill a renewed feeling of zest for learning since their enthusiasm has diminished. Consequently, I got the notion to make learning material, particularly concerning student advice.”*

Educational learning material generated and disseminated through TikTok on a shared basis has benefited many individuals, particularly students, since the content has been designed with students in mind. The learning material created involved student suggestions, homework assistance applications, and journaling techniques. Therefore, the second benefit of using TikTok is developing and sharing financial learning material. It supports the statement made by the third resource person,

*“Of course, I still have a lot of work since I am still a student. Because of their brief length of at least 30 seconds to 3 minutes, the videos on TikTok are usually simple enough to grasp. It allows the content to be presented in such a manner and summarized without losing the substance. Not all information on the internet is complete. Based on their own experience, many recommendations or easier techniques are often discovered in one the TikTok video content. So, we as viewers can accomplish our work more quickly.”*

The usage of TikTok as an educational learning medium also provides content producers with many advantages, including emotions of satisfaction and joy in response to the material they have produced. The feedback received is not always good but sometimes negative as well. In addition, content producers can learn a great deal about educational learning material from the content. Because before creating content, of course, a content creator studies the material and summarizes it in a way that is easy to comprehend, particularly among students who use TikTok daily, thereby influencing the learning patterns implemented.

The third benefit of using TikTok is discussing and facilitating interaction between content authors and users through TikTolive. In this feature, a content producer conducts a live video session that anybody can watch and even communicate directly with several viewers about the learning material. In addition, the viewers are supplied with a comment section in which they can remark on any topic. During this live session, viewers can also contribute presents or rewards to the content producer. It aligns with the remark made by the third resource person,

*“I sometimes do live sessions on TikTok. Through this session, I can often communicate directly with those who watch my life by inviting them to join me or just answering their questions.”*

The importance of communication and engagement between content providers and viewers cannot be overstated. It demonstrates a favorable association between TikTok and its users, particularly concerning learning material associated with educational development.

## **The Effectiveness of Using TikTok as a Financial and Educational Learning Medium**

It must be determined if TikTok is beneficial when used as a financial and educational learning medium, as indicated before. The responses and traffic garnered by financial and educational content creators on TikTok have demonstrated it. The following figure describes further information.

**FIGURE 1**  
**CONTENT CREATOR TIKTOK ACCOUNT**

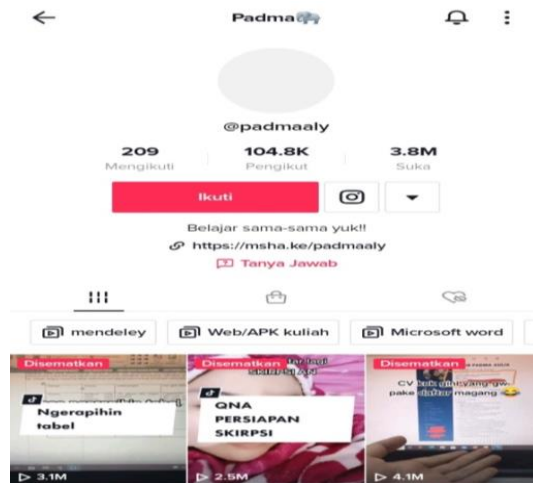


Figure 1 illustrates that an increase in traffic boosts the number of followers for a content producer. The number of viewers also contributes to the popularity of the learning material produced.

**FIGURE 2**  
**TRAFFIC OF THE CONTENT**



Figure 2 depicts one of the learning video materials. The amount of likes is 333,900, and there have been 626 comments. Additionally, the material has been shared 7,444 times. It is due to the educational learning material entering the For Your Page (FYP) and receiving many replies from viewers, resulting in a rise in traffic due to the video content's popularity.

### FIGURE 3 VIEWER FEEDBACK



Figure 3 displays a variety of pleasant comments and answers from visitors to learning material on TikTok. Although there are several types of comments, most responses are favorable. The offered comments section also debates the learning material and topics that the viewers do not understand.

The efficacy of TikTok is in line with the comment made by the first resource person,

*“TikTok is successful as a financial learning medium. It is booming; almost all social media users are required to have the Tiktok application and utilize it daily. Even if the application is used for fun, if the content is viral, it will be simple to rise and spread the trend, and many people will be able to follow it easily.”*

With the community-wide occurrence of the TikTok phenomenon, the growth of this social media platform is the fastest. It is a consequence of the broad reach of video content distribution on TikTok, not just to the following content providers but also to all TikTok users, as long as the video enters the FYP. It supports the statement of the second resource person,

*“Utilizing TikTok to provide learning material is highly efficient because it can be viral and spread rapidly if entering the FYP. There is a possibility that a larger audience will see the material than with other applications.”*

This statement is also consistent with what the third resource person stated:

*“I believe it is successful, given that many individuals nowadays work or study online and seek enjoyment via social media, particularly TikTok.”*

The three resource persons agreed that TikTok has become a successful medium for financial and educational learning. In addition to assisting individuals in need of this knowledge, it can also give greater traffic for content producers, which will bring several advantages such as income-generating employment offers, an increase in the number of followers, and the popularity of learning material provided.

## DISCUSSION

### **Utilization of TikTok Application as a Financial and Educational Media**

The findings of this study reveal the multifaceted utilization of the TikTok application as both a financial and educational learning medium. For content creators focusing on financial education, TikTok provides a platform for disseminating financial knowledge to a broad audience. The positive feedback received from viewers in the form of comments, sharing links, and direct messages contributes to the sense of joy and pride among creators as they can share their diverse knowledge on financial matters. Additionally, the increase in traffic resulting from the viral spread of financial educational content enhances content creators' popularity and follower base, presenting opportunities for income generation through endorsements and becoming brand ambassadors.

Informant 1 said that the TikTok application can be used to increase traffic from the spread of financial educational content which can later generate income from endorsement offers and become a Brand Ambassador due to an increase in followers. The research conducted by Nair et al., (2022) confirms the positive impact of TikTok platform on user satisfaction and business performance, thereby increasing revenue. The revenue generated is directly linked to traffic, which indicates the popularity of video content on the TikTok platform. The ability of TikTok to generate income for financial education content creators highlights its potential as a viable medium for spreading financial literacy.

Moreover, TikTok's unique and engaging effects, such as music and animations, make complex financial concepts appear approachable and enjoyable. This aligns with the notion that the presentation of educational material influences its reception and comprehension. The application's appeal to Generation Z and millennial users, known for their high consumptiveness, presents an excellent opportunity to disseminate financial educational content to those who need financial-related information. Furthermore, the TikTok Live feature fosters interaction and discussion between content creators and viewers, offering a direct means for creators to address questions and engage in real-time conversations about financial education. This direct engagement contributes to positive interactions between TikTok and its users, particularly in the context of educational development.

In addition to being a popular platform for entertainment, TikTok has also emerged as a dynamic medium for disseminating financial educational content. Research conducted by Zarkasyi (2021) reveals the immense potential of TikTok, particularly among Generation Z and millennial users, who exhibit high levels of engagement and consumptiveness. When content goes viral on social media platforms like TikTok, it reaches a vast audience, making it an effective channel for delivering financial education to those in need.

The unique and captivating features of TikTok contribute to its effectiveness as an educational platform. Financial educational content, which may seem daunting in traditional formats, can be presented in an engaging and accessible manner on TikTok. Content creators play a crucial role in shaping the impact of this medium by delivering information in ways that resonate with their audience. The incorporation of music and eye-catching animations adds to the appeal of educational content, fostering a sense of interest and enjoyment among users (Putri & Astutik, 2021).

Moreover, TikTok facilitates interactive discussions on financial education through its TikTok Live feature. This feature enables content creators to directly connect with their viewers, even in virtual settings, creating opportunities for real-time engagement. Through TikTok Live sessions, content creators can invite their audience to participate in live discussions, fostering a sense of community and providing a space for collective learning and knowledge-sharing.

In the context of discussing the utilization of TikTok as a financial and educational learning medium, the study on euphemisms as digital technology-based learning media innovations in social media adds a unique perspective on potential language strategies and innovative content delivery for engaging Generation Z students on platforms like TikTok (Waljinah et al., 2020).

### **Utilization of TikTok Application as Educational Media**

Research conducted by Azman et al. (2021) shows that communication and technological skills as educational tools will affect the acceptance of social media in educational development. Education or

education is the knowledge that is given through learning so that education is obtained as expected (Letuna, 2021). Therefore, the use of the TikTok application as the first educational media can be used to increase the enthusiasm of students who have fallen due to online learning (online).

For the use of the TikTok application as the first educational media, the TikTok application itself can be used to create and disseminate educational education, seeing that many student enthusiasm has dropped due to online learning, the TikTok application can be used for fun learning media and has a lot of positive impacts. The research conducted by Herdiati et al. (2021) highlights several positive impacts of TikTok on educational development. These include fostering student self-confidence, familiarizing students with technology 4.0, increasing student interaction during distance learning, and simplifying the creation of learning videos for teachers and students. The ability of TikTok to effectively engage students and create an interactive learning environment has been widely acknowledged among educators (Citra & Dwi, 2021).

The key to interesting educational education content lies in the content of educational education creators who must be able to use it as a medium for educational education. increasing student motivation with the application of the right model and media can encourage student interest in learning (Saputra & Sari, 2018). His nature in conveying the material, the language conveyed, the language that is easily understood by all people, and the addition of music, and animation will also have an effect. With a good influence on the community or students, it will certainly affect the child's learning achievement. The research conducted by (Marini, 2019) which that there is a positive and significant influence between TikTok social media and Learning Achievement. It can be seen from the positive correlation between TikTok social media and learning achievement at SMPN 1 Gunung Sugih.

TikTok's Live feature further enriches educational interactions by enabling direct communication between content creators and viewers. The opportunity to engage with viewers in real-time discussions and respond to their questions contributes to the positive impact of educational content on TikTok.

### **The Effectiveness of Using the TikTok Application as a Financial and Educational Media**

The phenomenon of the TikTok trend that has hit the community, especially Gen Z or the millennial generation, certainly has a positive and negative impact. Although the use of the TikTok application is often used as an entertainment medium, there have been many educational media distributed through this application. The number of users of the TikTok application, which is quite large and with high enthusiasm, beats many other application users, of course, it is a distinct advantage for the dissemination of content. There is no limit on content creation, distance, or time so that anyone can create content according to what they want. Viewers or viewers of educational content cannot limit what content they want to see, can only choose interests and interests about the content they want to see, but cannot promise that only the content that they are interested in appears. As long as content can enter FYP (For Your Page), then that content will be seen by viewers or users of the TikTok application. So, it will be very effective to spread educational content, especially finance and education on the TikTok application because if it is FYP and becomes viral, it will be seen by viewers or users of the TikTok application.

In assessing the efficacy of TikTok as a financial and educational medium, it becomes imperative to subject its utility to empirical examination. Empirical findings indicate that the TikTok application effectively serves as a platform for disseminating diverse and constructive educational content. The accessibility of beneficial financial and educational material on TikTok has engendered substantial user engagement, thereby motivating content creators to persistently produce and distribute content of similar nature. This virtuous cycle of content creation not only influences content consumers but also catalyzes them to become content generators in their own right. However, the distance learning landscape is not devoid of challenges, exemplified by issues such as fluctuating internet connectivity.

During the Covid-19 pandemic, TikTok's utility has been accentuated by its instrumental role in remote education. This assertion finds empirical support in questionnaire responses, with an average rating surpassing 80% effectiveness. This effectiveness pertains to its temporal and spatial attributes, in tandem with its efficacy in mitigating the spread of the Covid-19 virus. Notably, the seminal work by (Wicaksono et al., 2021) accentuates the augmented interest among users due to TikTok's visual appeal, further



underscoring its influence in educational contexts. Through the platform, educators and learners transcend physical barriers, relying on intermediaries and internet infrastructure to sustain their educational pursuit.

This effectiveness is also seen from the many appreciations obtained by the content creators of financial and educational education. Although it seems trivial, this educational content affects the smooth running of work, both school and the world of work. In addition, it is also seen in the good communication between content creators and viewers or viewers of financial and educational content even though it is not directly because it is blocked by distance and time. Good communication will prevent the occurrence of miscommunication that will lead to misunderstandings or misinterpretation of information. communication elements such as sources, messages, media, reception, effects, and feedback are needed to manage educational content. The element of communication has many benefits that when used correctly will create effective communication (Valiant, 2020).

The effectiveness of the dissemination of financial and educational content on the TikTok application is also seen in the rapid virality of educational content that enters the FYP (For Your Page) without being given a hashtag or paid for promotion. Many also share financial and educational content on the TikTok application to other applications such as Instagram(Nasih et al., 2020), Facebook (Mojar et al., 2021), Twitter (Malik et al., 2019), and Pinterest(Nagel et al., 2018), where most videos come from TikTok. This shows that many are helped by the financial and educational content on the TikTok application and feel that it is appropriate to disseminate it again so that others who don't know also know. The effectiveness of TikTok as an educational medium is evident from the positive impacts it has on both content creators and viewers. Content creators derive joy and satisfaction from sharing knowledge, while viewers benefit from the educational content provided. The rapid virality of educational content on TikTok without the need for hashtags or paid promotion further demonstrates its effectiveness.

## CONCLUSION

This study highlights the innovative potential of TikTok as a medium for financial and educational learning, particularly among Generation Z and millennials. The popularity and extensive user base of TikTok present a unique opportunity to disseminate diverse educational content to a broad audience. In moving forward, we offer clear and actionable suggestions for further study and practice. Future researchers can explore the effectiveness of various educational content formats on TikTok, such as short quizzes, infographics, or storytelling videos, to understand which formats resonate best with the target audience.

Additionally, investigating the long-term impact of educational content on TikTok, including measuring knowledge retention and behavioral changes among viewers, could provide valuable insights for educators and content creators. Comparative studies that evaluate the effectiveness of TikTok as a learning medium compared to other social media platforms would contribute to a comprehensive understanding of its potential in the educational landscape. Moreover, the identification of emergent themes from our data could serve as potential pointers for future research. Analyzing patterns in the type of audience engaging with educational content, such as age groups or geographic regions, would provide insights for tailoring content to specific demographics. Understanding the factors contributing to the viral spread of educational content on TikTok would be instrumental in developing effective dissemination strategies for educational initiatives. As a phenomenological study, we acknowledge that our findings may not be readily generalizable to a broader population. However, the rich descriptions and in-depth insights derived from this research offer valuable starting points for further investigations and explorations in the field of financial and educational learning on TikTok.

In conclusion, while TikTok's primary reputation lies in entertainment, our study demonstrates its potential as a powerful tool for financial and educational learning. The positive feedback and widespread utilization of TikTok for educational purposes underscore its success as a platform for spreading knowledge and enhancing learning experiences. With the suggested directions for further research and practice, TikTok can continue to play a transformative role in modern education and beyond. The second benefit is as a medium to create and distribute educational learning material. It can also be utilized to revive the excitement for learning that online learning has diminished (in the network). Its usage will enhance traffic.

Subsequently, TikTok can be utilized to discuss learning material and raise engagement between the viewers and content providers. Considering the numerous utilizations and comments received, TikTok is highly beneficial for financial and educational learning. The feedback received is not entirely favorable, but most of it is, so it is successful. This study has limitations because the interviews were solely conducted using VideoCall WhatsApp due to time and location constraints and the resource persons' determination of the interview time. In addition, there is a lack of in-depth study data because of the limits imposed by the Covid-19 pandemic on data collection.

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