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The Influence Of Internal Audit, Good Corporate Governance, And Artificial Intelligence (Ai) Disclosure On Corporate Performance With Firm Size As A Moderating Variable

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Abstract—

This study aims to examine the effect of internal audit, independent commissioners, audit committees, and Artificial Intelligence (AI) Disclosure on company performance, with firm size as a moderating variable, in banking companies listed on the Indonesia Stock Exchange (IDX) during 2020–2025. The study uses secondary data and a quantitative research approach. The population consists of 48 banking companies. Using purposive sampling, 25 companies met the research criteria, resulting in 150 observations over a six-year observation period. The data were analyzed using multiple linear regression and Moderated Regression Analysis (MRA). The partial test results show that internal audit, independent commissioners, audit committees, and AI Disclosure do not have a significant effect on company performance. The moderation test indicates that firm size does not moderate the effects of internal audit, audit committees, and AI Disclosure on company performance, but it moderates the effect of independent commissioners on company performance.

Keywords— Internal Audit, Independent Commissioners, Audit Committee, AI Disclosure, Firm Size, Company Performance.

I. INTRODUCTION

Increasingly complex business competition, advancements in information technology, and shifting economic conditions compel companies to enhance their operational efficiency, effectiveness, and sustainability. In this context, corporate performance serves as a crucial indicator for assessing resource management effectiveness, the achievement of strategic goals, and the company's overall condition. For the banking industry, corporate performance is of

particular importance, given the sector's close ties to investor and stakeholder confidence, as well as the relatively high levels of regulation and risk it faces.

Trends in banking performance demonstrate that a company's condition can undergo significant changes. In 2020, for instance, PT Bank Bukopin Tbk experienced a decline in performance marked by a net loss of IDR 1.05 trillion, while Bank Tabungan Negara (Persero) also saw a drop in profit due to increased loan loss provisions and the impact of the COVID-19 pandemic. Meanwhile, the digitalization of banking has been accelerating. Digital transactions have risen since 2021 and continued to grow through 2024, driven by the adoption of mobile banking, digital payments, big data, and Artificial Intelligence (AI) in banking operations.

These developments indicate that improving corporate performance is not solely a matter of financial metrics but also depends on the quality of internal controls, governance, and the company's ability to adapt to technology. Internal audits play a vital role in evaluating controls, identifying risks, ensuring compliance, and providing recommendations to management. Concurrently, Good Corporate Governance (GCG)—particularly through independent commissioners and audit committees—is expected to strengthen the company's oversight functions, transparency, and accountability.

In addition to these oversight mechanisms, the advancement of AI is prompting companies to disclose information regarding their use and implementation of the technology in their annual reports. AI disclosures can signal to investors a company's ability to adapt to technological developments. However, AI disclosure is voluntary, and the extent of the information provided does not necessarily reflect the effectiveness of AI implementation within the company's operations.

Previous research has yielded inconsistent results. Some studies have found that internal audits, corporate governance mechanisms, and AI disclosures can enhance company performance, while others have shown no significant impact. Research on AI disclosure in Indonesia—particularly within the banking sector—remains limited, with most studies focusing on the impact of AI on operational effectiveness. This situation highlights a research gap regarding the simultaneous influence of internal audits, independent commissioners, audit committees, and AI disclosures on company performance, while considering firm size as a moderating variable in the Indonesian banking sector.

Firm size is considered a moderating variable because differences in business scale can be linked to operational complexity, resources, control systems, and a company's capacity to implement oversight mechanisms and technology. Consequently, this study aims to provide empirical evidence on whether firm size strengthens or weakens the relationship between internal audits, independent commissioners, audit committees, and AI disclosures and company performance.

Based on this background, this study addresses the following questions: (1) whether internal audit affects company performance; (2) whether independent commissioners affect company performance; (3) whether the audit committee affects company performance; (4) whether internal audit (AI) disclosure affects company performance; and (5) whether firm size moderates the influence of internal audit, independent commissioners, the audit committee, and AI disclosure on company performance in banking companies listed on the Indonesia Stock Exchange (IDX) during the 2020–2025 period.

This study aims to analyze the impact of internal audit, independent commissioners, audit committees, and AI disclosure on corporate performance, as well as the role of firm size in moderating each of these relationships within banking companies listed on the Indonesia Stock Exchange (IDX) during the 2020–2025 period.

From an academic perspective, this study contributes by simultaneously examining internal oversight mechanisms, Good Corporate Governance (GCG) mechanisms, and AI disclosure in explaining corporate performance, while incorporating firm size as a moderating variable. This contribution is significant because prior research has yielded mixed results regarding the impact of internal audit and GCG mechanisms, whereas studies on AI disclosure in the Indonesian banking sector remain limited.

A. Agency Theory

Agency theory explains the relationship between the principal—acting as the owner or shareholder—and the agent, who manages the company. Divergent interests and information asymmetry can give rise to agency conflicts. Under these conditions, oversight mechanisms are essential to ensure that management decisions remain aligned with the interests of the company's owners. Internal audits, independent commissioners, and audit committees can be viewed as monitoring mechanisms that help mitigate conflicts of interest, strengthen controls, and enhance corporate accountability. This perspective is used to explain the relationship between internal audits, independent commissioners, and audit committees and corporate performance.

B. Signaling Theory

Signaling theory posits that companies can convey specific information to external parties to reduce information asymmetry and demonstrate their quality. Relevant and credible information serves as a signal for investors when assessing a company's prospects. In this study, AI disclosure is viewed as a signal regarding a company's ability to leverage and develop technology. More informative AI disclosure is expected to enhance transparency and investor confidence, potentially supporting corporate performance (Ferli et al., 2025).

C. Audit Internal

Internal audit is an assurance and consulting function that assists organizations in evaluating controls, risk management, compliance, and operational effectiveness. It also provides recommendations to management for addressing identified weaknesses. In this study, internal audit is measured by the number of internal auditors or members of the Internal Audit Unit (SKAI). Amelia et al. (2024) and Syifa and Sudradjat (2021) found that internal audit has a positive impact on corporate performance, whereas Susanti et al. (2021) demonstrated that internal auditor professionalism does not always influence performance. These differing results indicate that the relationship between internal audit and performance requires further examination within the banking sector using a more recent observation period.

D. Independent Commissioner

An independent commissioner is a member of the board of commissioners who has no relationships that could compromise their independence in performing supervisory functions. Independent commissioners play a role in overseeing management policies and actions while helping to safeguard shareholders' interests. From an agency theory perspective, the presence of independent commissioners can mitigate conflicts of interest and information asymmetry. While Prasetyo (2021) and Ningrum et al. (2022) found that good corporate governance (GCG) influences performance, studies by Wulandari and Hamid (2023), Muhamad and Ardini (2021), and Ayu et al. (2022) indicate that independent commissioners do not always have a significant impact. This inconsistency provides the basis for re-examining the relationship between independent commissioners and corporate performance.

E. Audit Committee

The audit committee is part of the governance mechanism that supports oversight of financial reporting, internal controls, the audit process, and corporate compliance. An effective audit committee can help ensure the quality of financial information and strengthen the monitoring function. In this study, the audit committee is measured by the number of audit committee meetings held annually. Putri (2022), Ningrum et al. (2022), Yanti et al. (2023), and Febrina (2022) demonstrate a relationship between Good Corporate Governance (GCG) mechanisms and performance, whereas Hidayat (2025) found that the audit committee does not have a significant impact on firm value. This indicates that meeting frequency does not necessarily reflect the effectiveness of the audit committee's function.

F. Artificial Intelligence (AI) Disclosure

Artificial Intelligence (AI) disclosure refers to the information provided by companies regarding their AI strategies, awareness, implementation, benefits, investments, challenges, ethics, and impacts. From the perspective

of signaling theory, such disclosures serve as information for investors regarding a company's technological readiness and innovation capabilities. Syed et al. (2023), Abdelraouf et al. (2025), and Shiyyab et al. (2023) found a positive influence of AI disclosure on various financial performance indicators. However, Ferli et al. (2025) found that AI disclosure did not have a significant effect on Return on Equity (ROE), despite positively influencing certain market and operational indicators. These divergent findings suggest that the impact of AI disclosure may depend on the specific subjects, time periods, and performance indicators analyzed.

G. Firm Performance

Firm performance reflects a company's ability to conduct operational activities and create value for shareholders and stakeholders. This study employs Tobin's Q as a proxy for firm performance. Tobin's Q compares a firm's market value to the value of its assets, thereby providing insight into how the market values the firm relative to its resources.

H. Firm Size

Firm size indicates the scale or magnitude of a company, as evidenced by its resources and assets. Larger firms generally engage in more complex activities, possess greater resources, and require a higher level of oversight. In this study, firm size serves as a moderating variable and is measured using the natural logarithm of total assets. Partawi and Herawati (2022) found that firm size positively influences performance, whereas Gunawan and Wijaya (2020) found a positive but statistically insignificant effect. These differing findings suggest that firm size has the potential to alter the relationship between oversight mechanisms, AI disclosure, and performance.

I. Prior Research and Research Gap

Previous studies have yielded mixed results. Amelia et al. (2024) as well as Syifa and Sudradjat (2021) found a positive effect of internal audit on performance, while Susanti et al. (2021) found that internal auditor professionalism had no effect. Regarding GCG mechanisms, Prasetyo (2021) and Ningrum et al. (2022) found a positive influence, whereas Wulandari and Hamid (2023), Muhamad and Ardini (2021), and Ayu et al. (2022) reported insignificant results for certain GCG mechanisms. Concerning AI disclosure, Syed et al. (2023), Abdelraouf et al. (2025), and Shiyyab et al. (2023) generally found a positive effect, whereas Ferli et al. (2025) and Alzaghoul and Alsharari (2025) indicate that this influence is inconsistent across the various indicators.

The research gap addressed in this study lies in the simultaneous examination of internal audit, independent commissioners, audit committees, and AI disclosure regarding the performance of Indonesian banking companies during the 2020–2025 period, with firm size serving as a moderating variable. The model integrates monitoring mechanisms and information technology within a single framework, thereby revealing whether firm scale alters the effectiveness of each mechanism in relation to performance.

J. Conceptual Framework and Hypothesis Development

Based on agency theory, internal audit, independent commissioners, and audit committees serve as oversight mechanisms capable of mitigating conflicts of interest and information asymmetry. Drawing on signaling theory, AI disclosure provides external parties with information regarding a company's capability to leverage technology. Firm size is positioned as a moderating variable because larger-scale firms possess distinct resources, operational complexities, and oversight requirements. Based on this framework, the research hypotheses are formulated as follows:

H1: Internal audit has a positive effect on firm performance in banking companies listed on the IDX for the 2020–2025 period.

H2: Independent commissioners have a positive effect on firm performance in banking companies listed on the IDX for the 2020–2025 period.

H3: The audit committee has a positive effect on firm performance in banking companies listed on the IDX for the 2020–2025 period.

H4: AI disclosure has a positive effect on firm performance in banking companies listed on the IDX for the 2020–2025 period.

H5: Firm size strengthens the effect of internal audit on firm performance in banking companies listed on the IDX for the 2020–2025 period.

H6: Firm size strengthens the effect of independent commissioners on firm performance in banking companies listed on the IDX for the 2020–2025 period.

H7: Firm size strengthens the effect of the audit committee on firm performance in banking companies listed on the IDX for the 2020–2025 period.

H8: Firm size strengthens the effect of AI disclosure on firm performance in banking companies listed on the IDX for the 2020–2025 period.

II. METHOD

This study employs a descriptive quantitative approach to examine the influence of independent variables on firm performance and the role of firm size as a moderating variable. The study utilizes secondary data sourced from the annual reports of banking companies listed on the Indonesia Stock Exchange (IDX) for the 2020–2025 period.

The study population consists of 48 banking companies listed on the IDX during the 2020–2025 period. The sample was selected using purposive sampling based on the following criteria: banking companies listed on the IDX throughout the study period, publication of annual reports from 2020 to 2025, no delisting during the study period, and the availability of complete data for all study variables. Based on these criteria, 25 companies were selected, resulting in six years of observation or a total of 150 observations.

Data collection was conducted through the documentation of company annual reports. Firm performance was measured using Tobin's Q; internal audit was measured by the number of members in the Internal Audit Unit (SKAI); independent commissioners were measured by the proportion of independent commissioners; the audit committee was measured by the number of audit committee meetings; AI disclosure was measured using an AI disclosure index; and firm size was measured according to the definition established in the study. The data were analyzed using multiple linear regression to examine the influence of independent variables on firm performance and Moderated Regression Analysis (MRA) to examine the role of firm size as a moderating variable.

III. RESULTS AND DISCUSSION

The study utilizes 150 observations from 25 banking companies over the 2020–2025 period. Firm performance, measured by Tobin's Q, shows a mean value of 1.441, with a minimum of 0.80 and a maximum of 21.85. The mean values for the variables are 4.06 for internal audit, 0.579 for independent commissioners, 15.693 for the audit committee, 3.893 for AI disclosure, and 32.22 for firm size. There is significant variation in firm performance, as the standard deviation of Tobin's Q (2.464) exceeds its mean value.

The Chow Test yielded a probability of 0.0000, indicating that the Fixed Effect Model (FEM) is more appropriate than the Common Effect Model (CEM). The Hausman Test also yielded a probability of 0.0000, indicating that the FEM is more appropriate than the Random Effect Model (REM). Consequently, the FEM was selected as the estimation model. The heteroskedasticity test yielded a probability of 0.0000; therefore, robust standard errors were employed in the study. The regression model prior to moderation showed an R^2 of 0.065 (6.5%), whereas the moderation model showed an R^2 of 0.508 (50.8%). This increase in the model's explanatory power demonstrates that the inclusion of firm size and the moderation interaction enhances the model's ability to explain variations in firm performance.

The regression results indicate that internal audit has a coefficient of -0.988, a t-value of -0.78, and a significance level of 0.442. Thus, internal audit does not have a significant effect on company performance at the 5% level. These findings suggest that the presence or number of Internal Audit Unit (SKAI) members does not directly reflect the

effectiveness of the internal audit function. In the banking industry, nearly all companies maintain an SKAI to comply with regulations, resulting in relatively limited variation in the number of auditors across companies. Furthermore, measuring internal audit based on the number of members reflects the quantity rather than the quality of examinations, auditor competence, independence, or follow-up on audit recommendations. These results align with Susanti et al. (2021) but differ from the findings of Amelia et al. (2024), Syifa and Sudradjat (2021), and Rahayuningsih (2024), who identified an effect of internal audit on performance.

Independent commissioners have a regression coefficient of -3.369, a t-value of -0.80, and a significance level of 0.432; thus, they do not significantly affect company performance. These findings indicate that the proportion of independent commissioners does not sufficiently explain performance variations among banking companies. Theoretically, independent commissioners serve as a supervisory mechanism capable of mitigating conflicts of interest and information asymmetry between management and shareholders. However, in the banking industry, oversight is exercised not only by independent commissioners but also by regulators, audit committees, the Internal Audit Unit (SKAI), and risk management functions. These results align with Wulandari and Hamid (2023) and Ayu et al. (2022), but differ from the findings of Prasetyo (2021), Muhamad and Ardini (2021), and Ningrum et al. (2022).

The audit committee variable yielded a coefficient of -0.056, a t-value of -0.92, and a significance level of 0.366, indicating no significant impact on company performance. These results suggest that the frequency of audit committee meetings is not a statistically significant factor in explaining improvements in company performance. This finding implies that the number of meetings does not necessarily reflect the effectiveness of oversight. In the banking industry, which is subject to high levels of regulation and supervision, audit committee structures tend to be relatively uniform. Consequently, the decisive factors are not merely meeting frequency, but rather the quality of discussions, recommendations, and follow-up actions resulting from the meetings. These research findings align with Hidayat (2025) but differ from those of Putri (2022), Ningrum et al. (2022), Yanti et al. (2023), and Febrina (2022).

AI Disclosure has a regression coefficient of -0.100, a t-value of -2.03, and a significance level of 0.054. At a 5% significance level, these results indicate that AI Disclosure does not have a significant effect on firm performance, despite the negative direction of the relationship. These findings differ from several studies that have identified a positive impact of AI Disclosure on financial performance. For instance, Ferli et al. (2025) found a positive effect on ROE, while Syed et al. (2023), Abdelraouf et al. (2025), and Shiyab et al. (2023) also observed positive effects on various performance indicators. Such discrepancies may stem from differences in the characteristics of the subjects, the study periods, and the methods used to measure AI Disclosure. In this study, AI Disclosure was measured based on an annual report disclosure index; consequently, the metric reflects the extent of information disclosed rather than the effectiveness of AI implementation.

The interaction between internal audit and firm size yielded a coefficient of -0.304, a t-value of -1.24, and a significance level of 0.228. This indicates that firm size does not moderate the influence of internal audit on firm performance. These results suggest that a company's size does not automatically render the internal audit function more effective at enhancing performance; banking institutions—whether large or small—are subject to relatively uniform internal oversight requirements. Furthermore, the measure of internal audit used in this study was based on the number of Internal Audit Unit (SKAI) members, thereby reflecting quantity rather than effectiveness.

The interaction between independent commissioners and firm size yielded a coefficient of 4.580, a t-value of 2.46, and a significance level of 0.021. These results indicate that firm size strengthens the influence of independent commissioners on corporate performance. The findings suggest that the role of independent commissioners becomes increasingly relevant as the scale of the company grows. Large companies tend to have more complex operational activities, a larger number of stakeholders, and higher risk profiles; these conditions heighten the need for effective oversight.

The interaction between the audit committee and firm size yielded a coefficient of 0.055, a t-value of 1.57, and a significance level of 0.129; thus, firm size does not moderate the influence of the audit committee on firm performance. These results indicate that firm size does not necessarily enhance the effectiveness of the audit committee. In the banking industry, the presence of an audit committee is a mandatory component of the governance structure, meaning firm size is not a primary factor differentiating the oversight function.

The interaction between AI disclosure and firm size yielded a coefficient of -0.141, a t-value of -1.14, and a significance level of 0.267; thus, firm size does not moderate the influence of AI disclosure on firm performance. This finding indicates that larger firms do not automatically derive greater performance benefits simply by having a higher

level of AI disclosure. In this study, AI disclosure reflects the extent of information disclosure rather than the effectiveness of AI technology implementation.

The multiple linear regression model produced an R^2 value of 0.065, or 6.5%. This means that internal audit, independent commissioners, the audit committee, and AI disclosure explain only 6.5% of the variation in firm performance, while the remaining 93.5% is explained by factors outside the research model. In the moderation model, the R^2 value increased to 0.508, or 50.8%, indicating that the inclusion of firm size and interaction variables enhanced the model's ability to explain variations in firm performance. These findings demonstrate that firm size holds analytical value when considered as a factor influencing specific relationships – particularly the relationship between independent commissioners and firm performance.

IV. CONCLUSIONS

This study indicates that internal audit, independent commissioners, the audit committee, and AI disclosure do not significantly affect the performance of banking companies listed on the Indonesia Stock Exchange (IDX) during the 2020–2025 period. Consequently, the size of the internal audit unit, the proportion of independent commissioners, the frequency of audit committee meetings, and the level of AI disclosure in annual reports have not been proven to contribute significantly to improved corporate performance. Regarding moderation, firm size does not moderate the influence of internal audit, the audit committee, or AI disclosure on corporate performance; however, it does moderate the influence of independent commissioners on performance.

From both theoretical and practical perspectives, the findings suggest that the effectiveness of oversight mechanisms cannot be assessed solely by their size or existence; rather, the quality of how these functions are executed must be considered. This study is limited to banking companies listed on the IDX between 2020 and 2025, the sample size dictated by data availability, a limited set of research variables, and the use of specific proxies that may not fully capture the effectiveness of each variable. Future research is encouraged to expand the sample and study period, employ different proxies, incorporate other factors that may influence performance, and consider additional moderating variables.

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