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Does Financial Performance and Operational Efficiency Influenced by Artificial Intelligence Disclosure?

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ABSTRACT

This study was conducted with the aim of analyzing the influence of Artificial Intelligence (AI) on the Financial Performance and Operational Efficiency of companies. The research method used was a Systematic Literature Review (SLR) of 50 articles published in the journal SINTA 1-6. Of the 50 articles identified and selected in the publication period of 2021-2026 from Sinta 1-6, resulting in 2 (two) articles selected according to the criteria, namely 1 (one) article from Sinta 3, and 1 (one) article sourced from Sinta 5 with a trend of 100% of articles published in 2026. The results of the study from both articles indicate that there is an influence of Artificial Intelligence with a positive correlation on Financial Performance and Artificial Intelligence has no effect and a negative correlation on Financial Performance. Meanwhile, 2 (two) articles that meet the criteria for Artificial Intelligence and the company's Operational Efficiency, namely 2 (two) articles from Sinta 3, show that Artificial Intelligence has an influence and is able to have an impact on the company's operational efficiency. With the proper use of Artificial Intelligence, it can have an impact on the efficiency and accuracy of the company's annual report.

Keywords: Artificial Intelligence; Financial Performance; Profitability; ROA; ROE; Operational Efficiency

INTRODUCTION

This transformation affects the way accountants prepare financial reports. The role, involvement and impact of technology, digitalisation and Artificial Intelligence in accounting are really important, not just for company operational efficiency but also for shifting the way financial information is presented to stakeholders (Lusiana, 2024).

This condition aligns with the legitimacy theory which focuses on society, the environment and social aspects where companies are required to adapt to situations and environments that are demanded by social communities. Meanwhile, from the perspective of signaling theory, relevant and up-to-date information can reduce information asymmetry, and from the perspective of agency theory, management with incentives to convey strategic information by utilising artificial intelligence can reduce agency conflicts, lower capital costs and enhance management's reputation in facing digital disruption (Arifin & Taufik, 2026).

This is supported by the results of a McKinsey survey in 2024 which showed an increase in the use of artificial intelligence 72% After previously stabilising at 50% globally for six consecutive years, dominated by the financial services industry with 31% use of artificial intelligence, professional services 8%, high tech 7%, and healthcare and retail each at 4% in 2022, while Cisco reports in the Artificial Intelligence Readiness Index in Indonesia show that 19% of companies are ready to integrate artificial intelligence.

However, on the other hand, the implementation of digitalisation requires resources competent in digitalisation and significant technology investment costs, which may give rise to potential risks related to the accuracy of analytical models, the possibility of operational errors, and compliance risks that can negatively impact the company's business continuity (Syaputra & Marantika, 2026); (Lusiana, 2024); (Salsabila & Rahman, 2023); (Nugroho, 2025); (Wildani et al., 2026).

Business sustainability in the era of Artificial Intelligence and digitalization is not only measured by a company's ability to generate profits but also by how accountants utilize these technological advances to analyze data and increase financial insight in real time. By implementing digitalization, companies can achieve efficiency in recording transactions, processing data and financial reporting through the automation of daily tasks such as data reconciliation, data entry and invoice processing while maintaining accounting concepts and principles to accelerate decision-making and improve the ability to analyze financial performance and operational risks of the company (Nugrahanti et al., 2023); (Fauziyyah, 2022); (Arifin & Taufik, 2026) (Judijanto & Ar, 2025), (Nugroho, 2025).

This statement is supported by research showing that Artificial Intelligence has a positive impact on financial performance, as measured by Return on Assets. Similarly, other research has shown that AI implementation has a significant impact on hospital finances by reducing operational costs across various service lines (Pandapotan et al., 2025). However, the results of the Artificial Intelligence test on Return on Assets that were carried out had no effect (Gunawan et al., 2024), Meanwhile, the company's operational efficiency has increased with the integration of Artificial Intelligence by evaluating the effectiveness and ability to carry out company operations by maximizing revenue and productivity, as well as the ability to minimize operational costs (Aini et al., 2023). Based on this gap, the aim of this research is to comprehensively analyze Artificial Intelligence on the financial performance and operational efficiency of companies amidst the increasingly intensive flow of digital transformation.

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LITERATURE REVIEW

Signaling, Legitimacy, Institutional, Agency and Stakeholder Theory

Signaling theory explains that management, as the owner of information, can send signals to external parties to reduce information asymmetry. However, the signals sent by management do not necessarily mean that profitability has been realized in the same period when the Artificial Intelligence narrative is interpreted as competitive readiness, innovation, and efficiency. Therefore, the purpose of disclosing Artificial Intelligence in a company's future-oriented annual report to shape stakeholders' perceptions of the company's competitiveness and innovation can be interpreted as a strategic signal (Arifin & Taufik, 2026). Legitimacy theory, which focuses on society, the environment, and social issues, requires companies to adapt to situations and environments that are dictated by social demands.

However, this contrasts with Institutional theory, where companies often experience institutional pressures that encourage disclosure and the use of narratives as a form of compromise to maintain legitimacy. From an agency theory perspective, management with incentives to convey strategic information by utilizing Artificial Intelligence can reduce agency conflicts, lower the cost of capital, and improve management's reputation in the face of digital disruption, particularly in banking companies that are regulated by very strict and competitive regulations.

Meanwhile, disclosure of Artificial Intelligence from a stakeholder perspective Theory reveals that companies are not only responsible to shareholders but also responsible to the community, customers and regulators as a form of corporate accountability to public expectations regarding service and user data security. Disclosure of Artificial Intelligence in banking annual reports may be a response to global banks' practice of showcasing technological innovation and digitalization in their annual reports. However, this uniformity in disclosure does not necessarily reflect uniformity in work results and operational capabilities. This further strengthens the argument that AI disclosure is merely symbolic and institutional in nature (Arifin & Taufik, 2026).

Financial Performance

Stakeholders such as creditors, management, and investors utilize financial reports to understand an organization's profitability, financial stability, and growth potential for strategic decision-making. Financial reports can also be defined as accounting information in the form of structured reports that can be used as a medium for communicating financial data information to stakeholders as a form of management accountability to both external and internal parties.

Thus, financial reports can serve as an essential tool for understanding and evaluating an organization's financial performance. Financial performance is an indicator used to identify how financial statements achieve targets by utilizing available resources. This financial performance can be measured by analyzing financial ratios derived from the statement of financial position, the income statement, and inter-financial statements, such as profitability, solvency, and liquidity ratios (Zaimar, 2024).

Artificial Intelligence Disclosure

The adoption of new technologies in the diffusion of innovation theory introduced by Rogers in 1962 explains how a company can improve its performance with the help of Artificial Intelligence by utilizing large amounts of data to innovate services and products, automate business processes, reduce operational risks, and make decisions faster and more accurately. This adoption allows for sustainable improvements in financial performance and readiness to compete effectively in the global market (Setiawan, R. & Machdar, 2025), (Hidayat et al., 2024). In general, Artificial Intelligence can be divided into 2 (two) categories, namely weak Artificial Intelligence, namely Artificial Intelligence that is designed to be intelligent and can solve problems in a narrow scope and strong Artificial Intelligence, namely Artificial Intelligence that is created to have a system that can be intelligent to help solve big problems (Soleha et al., 2026).

Operational Efficiency

In an effort to increase profitability, companies often reduce operational efficiency in order to produce large output by optimally utilizing existing resources and lower costs (Sari, 2020). To achieve operational efficiency, this can be done by automating processes, utilizing advanced technologies such as cloud computing and IoT, and optimizing supply chains which ultimately support increased profit margins and strengthen dynamic competitiveness (Hidayat et al., 2024). In addition, digitalization through automation can increase the efficiency of transaction recording, data processing and financial reporting (Nugroho, 2025). In the banking context, efficiency is described as a bank's ability to maximize the results obtained from its various resources by effectively managing inputs and producing optimal outputs, reflected in the services and products provided. A common measure of a company's operational efficiency in research is the BOPO. This ratio is used to measure the efficiency of a company's operating costs, with the aim of assessing a bank's ability to cover its operating expenses with operating income. The higher the BOPO value, the less the company is utilizing operational efficiencies to generate operating income (Siregar et al., 2023).

Hypothesis Development

The Impact of Artificial Intelligence Disclosure on Profitability

In this fast-paced era, companies are required to adapt to changes in technology. One example is the use of technology in financial management, aided by Artificial Intelligence (AI), which identifies patterns, solves complex daily tasks, and facilitates decision-making to reduce the risk of accounting errors in the preparation and presentation of financial reports (Lusiana, 2024). This condition can be utilized to identify trends and anomalies by analyzing a large amount of data that cannot be done conventionally, thus enabling management to be able to predict and make more accurate decisions and also provide real-time financial insights that enable company management to react more quickly to changes in market conditions that continue to move rapidly, which can have implications for improving reputation and investor confidence (Nugrahanti et al., 2023) (Setiawan, R. & Machdar, 2025).

One of them is financial performance which is measured using Return on Assets and Return on Equity, which are ratios used to measure how capable a company is in implementing the use of its resources and assets to generate profits and also to measure how effectively the company uses shareholder equity to generate profits.

However, empirical evidence regarding Artificial Intelligence disclosure is often mixed. The frequency of Artificial Intelligence disclosure in annual reports does not directly affect profitability as measured by ROE or ROE (Arifin & Taufik, 2026); (R. S. Tendean & Susdiani, 2026). Likewise, other articles show that Artificial Intelligence, proxied by a dummy variable and moderated by sustainability, has no effect on ROE (Gunawan et al., 2024). However, the relationship between ROE and profitability is more complex. Based on the literature review and previous research, the following hypotheses are presented in this study:

H_1: Disclosure of Artificial Intelligence has a significant impact on Financial Performance

The Impact of Artificial Intelligence Disclosure on Operational Efficiency

In the current era of Artificial Intelligence, apart from Artificial Intelligence having an impact on company performance, Artificial Intelligence also has an influence on the operational efficiency carried out by companies (Utami, Dwi Galuh dan Alvia, 2026). From a legitimacy theory perspective, AI disclosure is viewed as a strategy that can boost investor confidence, enhance corporate reputation, and improve financial performance, as measured by profitability. Meanwhile, within the Resource-Based View (RBV) framework, AI is viewed as a strategy that can improve the quality of managerial decisions and the efficiency of asset utilization. By disclosing Artificial Intelligence in the company's annual report, the company can assure investors that resource allocation can be carried out optimally and operational efficiency can be reduced (Putri, 2025). Likewise, other research results found that the use of Artificial Intelligence can increase a company's operational efficiency (Sugihyanto, T., & Arsjah, 2023); (Shiyyab, 2023); (Utami, Dwi Galuh dan Alvia, 2026);(Pandapotan et al., 2025). With a large amount of data and simplifying and accelerating the process of calculating the company's operational efficiency in the technology era, companies need the advantages of Artificial Intelligence for decision making and personalization (Aini et al., 2023). Based on the results of the literature review and previous research, the hypotheses in this study is:

H_2: Artificial Intelligence has a significant effect on Operational Efficiency

RESEARCH METHOD

Research Design

This research is a study that uses the Systematic Literature Review (SLR) method with a descriptive qualitative approach to identify, evaluate and integrate various theories and previous research from several literatures to be able to draw conclusions with a range of data and information from 2021 - 2026 regarding the influence of Artificial Intelligence on Financial Performance and Operational Efficiency of companies sourced from Google Scholar published in academic journals with Sinta indexed article criteria.

Data Collection Technique

Data collection was conducted using the keywords Artificial Intelligence, Financial Performance, and Operational Efficiency. The data collection and selection process for articles was based on several criteria, including publication within the 2021–2026 period, publication in a Sinta-accredited journal, and the use of keywords Artificial Intelligence, Financial Performance, ROA, Operational Efficiency, and BOPO.

Data Analysis Techniques

Data analysis in research using descriptive qualitative methods is carried out by identifying relevant research topics, collecting articles, selecting articles from articles that have been collected from several designated journals, analyzing selected articles with the literature identification stage, selecting the relevance of articles to research needs, and combining research results by grouping findings based on research topics, namely Artificial Intelligence, Financial Performance and Operational Efficiency published in Sinta accredited journals, data analysis in research using descriptive qualitative methods is carried out by identifying relevant research topics, collecting articles, selecting articles from articles that have been collected from several designated journals, analyzing selected articles with the literature identification stage, selecting the relevance of articles to research needs, and combining research results by grouping findings based on research topics, namely Artificial Intelligence, Financial Performance and Operational Efficiency published in Sinta accredited journals.

Figure 1. Data Analysis

RESULTS

The results of the literature analysis on Artificial Intelligence, Financial Performance, and Operational Efficiency were found in several articles that show how Artificial Intelligence affects a company's Financial Performance and Operational Efficiency. Of the 50 articles identified and selected in the publication period of 2021-2026 from Sinta 1-6, two articles were selected according to the criteria, namely 1 article from Sinta 3, and 1 article sourced from Sinta 5 with a trend of 100% of articles published in 2026. The results of the research from both articles show that there is 1 article on Artificial Intelligence that affects Financial Performance and 1 article that does not affect financial performance. A total of 1 (one) article has a positive relationship and 1 (one) other article shows a negative direction of Artificial Intelligence on Company Financial Performance.

Meanwhile, the results of the analysis of Artificial Intelligence articles on company operational efficiency show that out of 50 articles identified and selected in the publication year range of 2021 - 2026 from Sinta 1 - 6, 2 (two) articles were obtained that met the criteria for Artificial Intelligence and company operational efficiency, namely 2 (two) articles from Sinta 3. The research results from the two articles related to Artificial Intelligence and Operational Efficiency show that Artificial Intelligence can have an impact on company efficiency.

From the 2 (two) selected articles, the articles show that there is no influence of Artificial Intelligence on Financial Performance by calculating ROE and ROA as the company's profitability ratio to measure the company's ability to generate profits from the company's operational activities. Meanwhile, two other selected articles discussing Artificial Intelligence and Operational Efficiency demonstrate that Artificial Intelligence influences Operational Efficiency. The results of this article selection show that the number of articles discussing Artificial Intelligence, Financial Performance, and Operational Efficiency is similar, but they focus on different directions.

DISCUSSION

The Impact of Artificial Intelligence Disclosure on Financial Performance

The literature analysis of the selected articles indicates a significant positive correlation between Artificial Intelligence disclosure and financial performance, as measured by Return on Assets (ROA). Meanwhile, the results of other literature articles indicate no significant correlation between Artificial Intelligence disclosure and financial performance, as measured by ROA or ROE, with a negative coefficient.

The results of the literature analysis in the form of selected articles show that the disclosure of Artificial Intelligence which has a positive influence on Financial Performance as measured using the profitability ratio can help companies reflect the company's ability to generate profits from its operational activities. One of the most widely used ratios is Return on Assets (ROA), a financial ratio that measures a company's efficiency in generating profits by utilizing its assets. Similarly, Return on Equity (ROE) is also used namely a financial ratio that can be used to measure how high the level of return on investment that a company can provide to shareholders by using the company's capital.

These results show that theoretically it is in line with the signal theory which states that Artificial Intelligence disclosures made by companies can provide a positive signal to stakeholders. However, this positive trend has not yet significantly impacted Return on Assets (ROA). This indicates that Artificial Intelligence is still in the adoption and development stages, not yet capable of generating value to immediately increase profitability ratios. In other situations, the benefits of implementing Artificial Intelligence

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have not yet provided immediate benefits to increase profits in the short term. This condition aligns with the time lag effect phenomenon, However, this positive trend has not yet significantly impacted Return on Assets (ROA). This indicates that Artificial Intelligence is still in the adoption and development stages, not yet capable of generating value to immediately increase profitability ratios. In other situations, the benefits of implementing Artificial Intelligence have not yet provided immediate benefits to increase profits in the short term. This condition aligns with the time lag effect phenomenon, namely, the financial benefits of using Artificial Intelligence-based technology can only be felt after the system is fully integrated and is able to produce a number of optimal returns (Tendean & Susdiani, 2026).

Meanwhile, the results showing no influence between Artificial Intelligence disclosure and Financial Performance with a negative correlation direction with financial performance measured using Return on Assets (ROA) and Return on Equity indicate that Artificial Intelligence disclosure in the annual report is not accompanied by an increase in the company's profitability value. Other indications show the company's inability to optimally present the company's short-term value creation, especially at the beginning of the company adopting Artificial Intelligence and tending to respond to digital pressure by reflecting the company's communication strategy that can be used to create an adaptive, innovative, and future-oriented company image amidst digital technology disruption.

From a theoretical perspective, in disclosing Artificial Intelligence, agency theory considers a conflict of interest between stakeholders. Therefore, disclosing Artificial Intelligence in a company's annual report can be a means for company managers to demonstrate their reputation as visionary and innovative, especially when financial reports do not yet fully reflect the company's digital transformation. Meanwhile, Stakeholder Theory, from the perspective of Artificial Intelligence disclosure, can be viewed as a form of corporate accountability in maintaining and enhancing public expectations for technological innovation, service efficiency, and data security. This increased narrative can be viewed as a response to the demands of digital transformation, not simply an indicator of a company's success in disclosing Artificial Intelligence.

By integrating the two theories above, namely agency theory and stakeholder theory, the disclosure of Artificial Intelligence in the company's annual report shows the company's inability to create short-term economic value compared to the company's strategic communication dynamics that can be utilized to build a positive company image amidst digital technology disruption. Therefore, the disclosure of Artificial Intelligence in the company's annual report must be interpreted carefully because it is not yet able to reflect the improvement in the company's short-term financial performance (Arifin & Taufik, 2026).

The Impact of Artificial Intelligence Disclosure on Operational Efficiency

The disclosure of Artificial Intelligence as a form of artificial intelligence technology development from selected articles shows a significant influence on the company's operational efficiency. The use of Artificial Intelligence is considered to facilitate customer access to services in real time. It also facilitates employee analysis and optimization of operational service systems, increases transaction throughput, and minimizes the possibility of human error. This means that increased operational efficiency can lead to increased banking process accuracy, increased service speed for customers, and reduced operational costs (Raihan, 2024), (R. S. L. S. Tendean, 2026), (Utami, 2026). The development of Artificial Intelligence not only has a significant positive impact on company operations but also influences various sectors within the company.

CONCLUSION

Disclosure of Artificial Intelligence in a company's financial statements can have diverse impacts on the company. For companies with a positive relationship between Artficial Intelligence disclosure and financial performance, as measured by financial ratios such as Return on Assets (ROA), it can help reflect the company's ability to generate profits from its operational activities. However, the benefits of implementing Artificial Intelligence have not yet provided immediate short-term profit increases. This is consistent with the time lag effect, a phenomenon where the financial benefits of using Artificial Intelligence-based technology are only realized after the system is fully integrated and capable of generating optimal returns. Meanwhile, the influence of Artificial Intelligence disclosure which has no influence but is negatively correlated identifies an indication that Artificial Intelligence disclosure in the annual report is not accompanied by an increase in the company's profitability value. On the other hand, the disclosure of Artificial Intelligence on operational efficiency shows the company's ability to improve the company's operational efficiency can have a positive impact not only on the public but also on company management which will ultimately have an impact on the company's positive image in the eyes of the public. The proper use of Artificial Intelligence can impact the efficiency and accuracy of a company's annual reports by simplifying processes and automating time-consuming and costly daily tasks. Likewise, with proper management and human resources who are digitally literate in the current digital technology era, Artificial Intelligence can be a solution to increase the efficiency of operational costs and the quality of annual reports that companies report to the public as a form of management responsibility towards stakeholders.

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DECLARATION OF CONFLICTING INTERESTS
Hereby, the author declares that the preparation and writing of this article was carried out independently and there is no conflict of interest, whether personal, institutional, financial or professional, that could influence the results and interpretation in writing this article.

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