ANALISIS PENERAPAN TEKNOLOGI INOVASI DAN AUDIT INTERNAL BERBASIS RISIKO TERHADAP OPTIMALISASI KINERJA PERUSAHAAN (Studi kasus pada Bank BUMN yang terlisting)

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ABSTRAK

Perkembangan Revolusi Industri 4.0 menuju *Society 5.0* mendorong transformasi digital di sektor perbankan, termasuk pada Bank BUMN yang terlisting di Bursa Efek Indonesia. Tantangan global, persaingan dengan bank swasta dan *fintech*, serta risiko *fraud* menuntut perusahaan untuk mengoptimalkan kinerja melalui penerapan teknologi inovasi yang diawasi oleh audit internal berbasis risiko. Penelitian ini bertujuan untuk menganalisis dan menjelaskan penerapan teknologi inovasi dan audit internal berbasis risiko terhadap kinerja perusahaan, menganalisis bagaimana audit internal berbasis risiko mendorong inovasi serta memperkuat mekanisme pengendalian, dan menjelaskan bagaimana integrasi keduanya berkontribusi secara simultan terhadap optimalisasi kinerja, khususnya pada sektor perbankan BUMN yang terlisting (Bank Mandiri, BNI, dan BRI). Penelitian ini menggunakan pendekatan kuantitatif deskriptif dan verifikatif melalui *literature review* dan data sekunder periode 2023–2024. Hasil penelitian menunjukkan bahwa penerapan teknologi inovasi seperti *Artificial Intelligence (AI)*, *Big Data Analytics*, *Blockchain*, dan *Robotic Process Automation (RPA)* berdampak signifikan terhadap peningkatan kinerja perusahaan. Hal ini terlihat dari kenaikan pendapatan, laba, ROA, dan ROE pada ketiga Bank BUMN tersebut. Penerapan audit internal berbasis risiko terbukti mendorong inovasi dan efisiensi melalui sistem audit digital yang mempercepat proses audit, meningkatkan akurasi data, memperkuat pengelolaan risiko, serta memperbaiki deteksi kecurangan dengan dukungan AI dan analitik data. Hasil uji korelasi menunjukkan hubungan kuat antara teknologi inovasi dan audit berbasis risiko ($r = 0,56$), serta antara audit berbasis risiko dan kinerja perusahaan ($r = 0,47$), yang menunjukkan bahwa audit berbasis risiko menjadi *enabler* bagi efektivitas inovasi. Kesimpulan dari penelitian bahwa teknologi inovasi dan audit internal berbasis risiko menghasilkan kinerja perusahaan yang lebih optimal, efisien, transparan dan berkelanjutan.

Kata Kunci: Teknologi Inovasi, Audit Internal, Kinerja Perusahaan

ANALYSIS OF THE IMPLEMENTATION OF INNOVATION TECHNOLOGY AND RISK BASED INTERNAL AUDITS ON COMPANY PERFORMANCE OPTIMIZATION

(Case Study On Listed State-Owned Banks)

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ABSTRACT

The development of the Industrial Revolution 4.0 towards Society 5.0 is driving digital transformation in the banking sector, including state-owned banks listed on the Indonesia Stock Exchange. Global challenges, competition with private banks and fintech, and fraud risks require companies to optimize performance through the implementation of innovative technologies overseen by risk-based internal audits. This study aims to analyze and explain the application of innovative technologies and risk-based internal audits to company performance, analyze how risk-based internal audits encourage innovation and strengthen control mechanisms, and explain how the integration of both contributes simultaneously to performance optimization, particularly in the listed state-owned banking sector (Bank Mandiri, BNI, and BRI). This study uses a descriptive quantitative approach and verification through a literature review and secondary data for the 2023–2024 period. The results show that the implementation of innovative technologies such as Artificial Intelligence (AI), Big Data Analytics, Blockchain, and Robotic Process Automation (RPA) has a significant impact on improving company performance. This is evident in the increase in revenue, profit, ROA, and ROE at the three state-owned banks. The implementation of risk-based internal audits has been proven to drive innovation and efficiency through a digital audit system that accelerates the audit process, increases data accuracy, strengthens risk management, and improves fraud detection with the support of AI and data analytics. The results of the correlation test show a strong relationship between innovation technology and risk-based audits (r = 0.56), as well as between risk-based audits and company performance (r = 0.47), indicating that risk-based audits are an enabler for the effectiveness of innovation. The conclusion of the study is that innovation technology and risk-based internal audits result in more optimal, efficient, transparent, and sustainable company performance.

***Keywords**: Innovation Technology, Risk-based Internal Audit, Company Performance*