

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Digital Transformation*, *Capital Structure* dan *Company Size* terhadap *Financial Stability* pada subsektor perbankan di BEI 2021-2025. Populasi penelitian ini mencakup seluruh perusahaan sektor perbankan, dengan sampel yang dipilih menggunakan teknik purposive sampling sehingga diperoleh 44 perusahaan dengan total 220 observasi. Data yang digunakan merupakan data panel yang bersumber dari data sekunder berupa laporan tahunan dan laporan keuangan perusahaan. Metode penelitian yang digunakan adalah metode kuantitatif dengan teknik analisis meliputi pemilihan model regresi data panel, uji asumsi klasik dan uji hipotesis menggunakan perangkat lunak EViews 12. Hasil penelitian menunjukkan bahwa *Digital Transformation* tidak berpengaruh signifikan terhadap *Financial Stability*. Namun, *Capital Structure* berpengaruh negatif dan signifikan terhadap *Financial Stability*, sedangkan *Company Size* tidak berpengaruh signifikan terhadap *Financial Stability*.

Kata Kunci: *Digital Transformation, Capital Structure, Company Size, Financial Stability*

ABSTRACT

This study aims to analyze the effects of Digital Transformation, Capital Structure, and Company Size on Financial Stability in the banking subsector on the Indonesia Stock Exchange (IDX) from 2021 to 2025. The study population comprises all companies in the banking sector, with the sample selected using purposive sampling, resulting in 44 companies with a total of 220 observations. The data used are panel data sourced from secondary data in the form of companies' annual reports and financial statements. The research method employed is quantitative, with analytical techniques including the selection of a panel data regression model, classical assumption tests, and hypothesis testing using EViews 12 software. The results show that Digital Transformation does not have a significant effect on Financial Stability. However, Capital Structure has a negative and significant effect on Financial Stability, while Company Size does not have a significant effect on Financial Stability.

Keywords: *Digital Transformation, Capital Structure, Company Size, Financial Stability*