

ABSTRAK

Perekonomian Indonesia sangat dipengaruhi oleh sektor keuangan, yang mencakup bank. Oleh karena itu, bank harus mempunyai kemampuan untuk menjaga stabilitasnya dengan baik. Penelitian ini bertujuan untuk menguji secara empiris pengaruh *net interest margin*, *capital adequacy ratio*, *non-performing loan*, dan *loan to deposit ratio* terhadap stabilitas bank. Metode kuantitatif digunakan dengan model analisis regresi data panel digunakan dalam penelitian ini. Sampel yang digunakan dalam penelitian ini sebanyak 33 bank yang terdaftar di Bursa Efek Indonesia tahun 2019 hingga 2023. Hasil penelitian menunjukkan bahwa *net interest margin*, *capital adequacy ratio*, dan *loan to deposit ratio* berpengaruh secara positif dan signifikan terhadap stabilitas bank. Sedangkan, *non-performing loan* berpengaruh negatif dan signifikan terhadap stabilitas bank.

Kata Kunci: *net interest margin*, *capital adequacy ratio*, *non-performing loan*, *loan to deposit ratio*, stabilitas bank

ABSTRACT

Indonesia's economy is influenced by the financial sector, which includes banks. Therefore, banks must have the ability to maintain their stability properly. This research aims to empirically examine the effect of net interest margin, capital adequacy ratio, non-performing loan, and loan to deposit ratio on bank stability. Quantitative methods are used with panel data regression analysis model used in this study. The sample used in this study was 33 banks listed on IDX from 2019 to 2023. The result showed that net interest margin, capital adequacy ratio, and loan to deposit ratio have a positive and significant effect on bank stability. Meanwhile, non-performing loan have a negative and significant effect on bank stability.

Keywords: *net interest margin, capital adequacy ratio, non-performing loan, loan to deposit ratio, bank stability*