ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh latar belakang pendidikan, independensi, dan ukuran dewan komisaris terhadap stabilitas keuangan pada Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia (BEI) periode 2021–2025. Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder yang diperoleh dari laporan tahunan perusahaan. Variabel independen dalam penelitian ini terdiri atas latar belakang pendidikan, independensi, dan ukuran dewan komisaris, sedangkan stabilitas keuangan sebagai variabel dependen diproksikan dengan *Z-Score*. Sampel penelitian terdiri atas 32 Bank Umum Konvensional dengan periode pengamatan selama lima tahun, sehingga diperoleh 160 observasi. Pemilihan sampel dilakukan menggunakan metode *purposive sampling*. Analisis data dilakukan menggunakan regresi data panel dengan bantuan *software* EViews versi 13. Hasil penelitian menunjukkan bahwa latar belakang pendidikan dewan komisaris tidak berpengaruh signifikan terhadap stabilitas keuangan, sedangkan independensi dan ukuran dewan komisaris berpengaruh signifikan terhadap stabilitas keuangan. Secara simultan, latar belakang pendidikan, independensi, dan ukuran dewan komisaris berpengaruh signifikan terhadap stabilitas keuangan.

Kata kunci: Latar Belakang Pendidikan, Independensi Dewan Komisaris, Ukuran Dewan Komisaris, Stabilitas Keuangan, *Z-Score*, Bank Umum Konvensional.

ABSTRACT

This study aims to analyze the effect of board commissioners' educational background, independence, and board size on financial stability in Conventional Commercial Banks listed on the Indonesia Stock Exchange (IDX) during the 2021–2025 period. This study employs a quantitative approach using secondary data obtained from companies' annual reports. The independent variables consist of board commissioners' educational background, board independence, and board size, while financial stability as the dependent variable is measured using the Z-Score. The research sample consists of 32 Conventional Commercial Banks observed over a five-year period, resulting in 160 observations. The sample was selected using the purposive sampling method. Data analysis was conducted using panel data regression with the assistance of EViews version 13 software. The results show that board commissioners' educational background has no significant effect on financial stability, while board independence and board size have significant effects on financial stability. Simultaneously, board commissioners' educational background, independence, and board size have significant effect on financial stability.

Keywords: *Educational Background, Board Independence, Board Size, Financial Stability, Z-Score, Conventional Commercial Banks.*