

ABSTRAK

Penelitian ini menganalisis perbandingan dua metode evaluasi kesehatan bank, yaitu CAMELS dan RGEC, pada bank syariah yang terdaftar di Bursa Efek Indonesia selama periode 2020–2024. Menggunakan pendekatan kualitatif deskriptif, data dikumpulkan dari laporan keuangan tahunan dan laporan publikasi resmi. Hasil menunjukkan bahwa terdapat perbedaan penilaian antara kedua metode. RGEC cenderung memberikan hasil yang lebih positif karena mencerminkan pendekatan berbasis risiko yang digunakan oleh OJK. Penelitian ini menunjukkan bahwa pemilihan metode penilaian yang tepat sangat penting bagi investor, manajemen bank, dan regulator dalam menilai stabilitas dan kinerja bank syariah, khususnya dalam menghadapi tantangan ekonomi seperti pandemi COVID-19 dan percepatan digitalisasi.

Kata Kunci: CAMELS, RGEC, Kesehatan Bank, Bank Syariah, Bursa Efek Indonesia

ABSTRACT

This research analyzes the comparison between two bank health evaluation methods, namely CAMELS and RGEC, applied to Islamic banks listed on the Indonesia Stock Exchange during the 2020–2024 period. Using a descriptive qualitative approach, data were collected from annual financial statements and official public reports. The findings indicate differences in assessments between the two methods. RGEC tends to produce more favorable outcomes as it reflects the risk-based approach adopted by the Financial Services Authority (OJK). This research highlights the importance of selecting an appropriate evaluation method for investors, bank management, and regulators in assessing the stability and performance of Islamic banks, particularly amid economic challenges such as the COVID-19 pandemic and accelerated digitalization.

Keywords: *CAMELS, RGEC, Bank Soundness, Islamic Bank, Indonesia Stock Exchange*