

ABSTRACT

This study has a purpose to analyze the effect of Fee-Based Income, Mudharabah Income and the BOPO ratio on profits at Islamic banks, more precisely at PT Bank BCA Syariah Tbk for the 2015-2022 period. This research is a quantitative research using secondary data taken directly from the official website of PT Bank BCA Syariah Tbk for the 2015-2022 period. The data used in this study is quarterly data from the financial statements of PT Bank BCA Syariah Tbk which were taken directly through the website and then used as a sample. The data was then processed using the SPSS Statistics 25 application program. The method used in this study was multiple linear regression which serves to measure the influence of the independent variable on the dependent variable.

The results of this study indicate that simultaneously fee-based income, mudharabah income and BOPO have a positive and significant effect on net profit of BCA Syariah bank. Partially, fee-based income has a negative and significant effect on BCA Syariah bank net profit. Meanwhile, partially, mudharabah income has a positive and significant effect on BCA Syariah bank net profit. As for the partial BOPO ratio, it does not have a significant effect on the net profit of BCA Syariah bank.

Keywords: *Fee based income, Mudharabah Income, Net Profit, BOPO*