This research was made to support whether there is profitability in Islamic and conventional banks. The variables of this study are the independent variables used namely CAR (Capital Adequacy Ratio), NIM (Net Interest Margin), NPF (Net Profit Loss), Deposits, Loans, Inflation, and Interest Rates.

This study uses 40 samples of both conventional and Islamic banks purchased on the IDX. This revealed that profitability made a positive contribution by the Bank, asset quality and capitalization rate. Voting also shows that non-financial activities allow Islamic banks to receive higher profits.

Islamic banks perform better in an environment where the gross domestic product and investment is high. There is evidence of several elements that approve determinants of profitability for Islamic and conventional banks. The financial level, however, is a negative relationship with bank profitability, more factors affect margins in conventional banks compared to Islamic banks. Although bank diversification activities have increased in recent years, the impact on bank margins is minimal. This research was conducted to compare the effect of profitability on Islamic and conventional banks. The variables of this study are the independent variables used namely CAR (Capital Adequacy Ratio), NIM (Net Interest Margin), NPF (Net Profit Loss), Deposits, Loans, Inflation, and Interest Rates.

This study uses 40 samples of both conventional and Islamic banks listed on the IDX. This reveals that profitability is related to bank costs, asset quality and capitalization rates. Voting also shows that non-financial activities enable Islamic banks to get higher profits. Islamic banks perform better in an environment where the gross domestic product and investment is high. There is evidence of several elements that approve determinants of profitability for Islamic and conventional banks. The level of debt, however, is a negative relationship with profitability of Islamic banks.

Keywords: bank profitability, financial banks, syariah bank, commercial bank.