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**HASIL PENILAIAN SEJAWAT SEBIDANG ATAU PEER REVIEW**  
**KARYA ILMIAH : JURNAL ILMIAH**

Judul karya ilmiah (artikel) : Analysis of Company Characteristics of Firm Values: Profitability as Intervening Variables  
 Jumlah Penulis : 4 Orang  
 Status Pengusul : Penulis ke 1  
 Nama Penulis : **Dr. Drs. Mochammad Chabachib, M.Si, Akt**

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d. Kelengkapan unsur dan kualitas penerbit (30%)	12					10,67
<b>Total = (100%)</b>	<b>40</b>					<b>34</b>
<b>Nilai pengusul = 60% x 34 = 20,4</b>						<b>20,4</b>

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• Kelengkapan dan kesesuaian unsur	Sistematika lengkap sesuai guidance dan antar unsur mulai introduction sampai references ada benang merah nya seara konsisten
• Ruang lingkup dan kedalaman pembahasan	Ruang lingkup sesuai bidang ilmu. Pembahasan dilakukan secara mendalam dan referensi yang digunakan sebagian besar mutahir dan sangat baik
• Kecukupan dan Kemutakhiran Data & Metodologi	Sebagian besar referensi yang digunakan (lebih dari 60%) mutahir dan dengan jumlah yang memadai. Keberadaan novelty telah dirumuskan dengan sangat baik. Metode pengumpulan data dan analisis sangat baik
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Indikasi plagiasi	Tidak ditemukan indikasi plagiasi dan similarity index sebesar 17%
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Semarang, Juli 2020

Reviewer 1



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**LEMBAR**  
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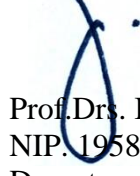
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d. Kelengkapan unsur dan kualitas penerbit (30%)	12					11,33
<b>Total = (100%)</b>	<b>40</b>					<b>37,33</b>
<b>Nilai pengusul =</b>						<b>22,4</b>
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• Kelengkapan dan kesesuaian unsur	Sistematika penulisan artikel sudah sesuai dengan acuan penulisan Jurnal (Title, Abstract, Introduction, Materials and Methods, Results and Discussion, Conclusion, dan References). Topik jurnal sesuai bidang ilmu pengusul/penulis pertama					
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# The Effect of Financial Leverage on the Islamic Banks' Performance in the Gulf Cooperation Council (GCC) Countries

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## Abstract

This study examines the impact of the financial leverage on the Islamic banks' performance in the GCC countries during the period from 2005-2017. The population of this study included the Islamic banks in the GCC countries. Thirteen years data of 25 listed Islamic banks in the GCC countries were used, whereby these data were retrieved from the Thomson Reuters DataStream. This study utilized the fixed effect regression model. The findings show that the financial leverage has a significant impact on the performance of the Islamic banks' performance in the GCC region. More specifically, the financial leverage has a positive and significant impact on ROA, ROE, and Tobin's Q of the Islamic banks in the GCC countries, thus indicating that the higher is the financial leverage the higher is the performance of the Islamic banks in the GCC region. However, the results of this study do not provide evidence to support the Agency Cost Theory that implies a decrease in the performance when equity ratio is increased. On the other hand, the findings provide evidence to support the Signaling Theory that argues that banks are expected to have a better performance credibly in transmitting this information through the higher capital. The findings imply that the level of financial leverage committed by the Islamic banks depends on their flexibility in adjusting their debt value and earning power.

**Keywords:** financial leverage, bank's performance, Islamic banks, GCC countries

**JEL Classifications:** G32, G34, G21, G28

## 1. Introduction

Performing the financial intermediation is achieved by means of the Islamic banking and it is referred to as financial institutions that operate with the aim of implementing and materializing the Islamic financial and economic principles in the aspect of banking. According to Hassan (1999), the Islamic banks could be also referred to as financial institutions whose rules, procedures and status clearly show their obligations to the Shariah (Islamic law) principles. This means that the Islamic banking system or activity is guided through the Islamic economics and is in line with the principles of Shariah (Islamic law) (Aburime, 2008). The Islamic banking system is generally regarded nearer to the model of the Swiss-German universal banking compared to the model of the Anglo-Saxon commercial banking (Shahid, 2008). Funds are mobilized in the Islamic banks on the side of liabilities based on Mudarabah (Profit-sharing) or Wakalah (as an agent charging a fixed-fee for managing fund). Regarding the assets, the Islamic banks provide financing on the Mark-up principle or profit and loss sharing (PLS) principle. As a result, the Islamic banks have played the role of investment managers for depositors, apart from demand depositors because they share neither in the reward nor in the risk. Thus, demand deposits are regarded as interest-free loan from the customers to the banks but are to be fully paid by the banks. The integral part of the Islamic banking operations are the asset trading, commodity and equity holding. In this view, the Islamic bank is like the universal bank that operates in several countries in Europe (Shahid, 2008).

Today, the Islamic banking is the fastest growing segment of the credit markets in the Islamic countries. Globally, there are 75 countries which have more than 300 Islamic Financial Institutions in total (Basu, Prasad, & Rodriguez, 2015). According to The Banker (2015), the total assets held by the Islamic banks represent 28.6 percent from

# Influence of Rational and Emotional Appeals on Purchasing Through Online: The Case on Social Media

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## Abstract

Advertising appeals is a powerful process for companies to influence customers' buying decisions. The primary aim of this research is to figure out that every customer has the same impact on all advertising appeal or not and what sort of promotional appeal can be more easily and efficiently applied to consumers. To get the answer, the information was gathered by organized questionnaires from 82 people randomly in various regions in Bangladesh, who frequently do online purchase through social media, between April and July 2019. The research shows that most of the customers are influenced by both emotional and rational advertising appeals. From t-test it has been observed that both males and females are influenced by the same way whether the advertising positioning is rational or emotional. It has also been observed that all categories customers are influenced more by those emotional advertisements that depict sociality and in rational positioning, all are influenced that demonstrating the product uses, benefits and features. The age group 'less than 30 years' and the 'students' are more influenced by emotional than from rational appeals.

**Keywords:** emotional positioning, rational positioning, appeal, influence, purchasing

## 1. Introduction

Artwork, images, and expressions are utilized for displaying the product to attract consumer attention and make customers pick their product among other products on the market that are accessible. Organizations spend a big portion of their budget to create and manage advertisements for promotions to impart data about their organization and items. They reach big numbers of people with a broad variety of cultural and ethnic backgrounds through television, radio and the internet.

In research by Philip Kotler (2007) identified that the theme of an advertisement appeal is advertising, which adds some driving force in the advertisements to make the public obtain needed messages and generate interest in Ads. That driving force is an appeal. Each advertising appeal is an attraction that triggered the desires of consumers. Customers uncovered a variety of advertising appeals in daily experiences. The aim of these appeals is to influence the attitudes of customers towards a variety of goods and services. Advertising appeals are a reflection of convincing psychological effects and serve as important indicators to evaluate publicity efficiencies. Kotler and Keller (2003) isolated advertising appeal into two sections which were known as rational and emotional appeals.

Customers are bound to connect with ads of those brands that contain emotional and rational messages and beliefs. Rational and Emotional appeals give the brand a powerful indication as well as promote category-based processing. In an advertisement, advertisers use distinct appeals that emotionally awaken the viewer that leads to a product purchase intent. The selection of the right advertising appeal turns out to be crucially significant when effective promotional campaigns are being established. For epicurean items, emotional appeals are applicable, while for utilitarian items rational appeals are important identified by Authors (Armstrong, 2010; Lantos, 2015). The rational appeal is intended to highlight the distinctive characteristics and advantages of the products in order to prove the value of the specific brand owned or used.