

CHAPTER III

RESEARCH METHDODOLOGY

A. Qualitative Research

The research method is specific techniques in the study. Meanwhile, the research methodology is a process, principles and procedures that we use to approach the problem and looking for answers. In other words, the methodology is a common approach to assessing reviewing research topics. Methodology influenced or based on a theoretical perspective that we use to do research, while theoretical perspective itself is an explanation or interpretation framework that enables researchers to understand the data and linking data are complicated by events and situations (Mulyana, 2010).

This study uses a qualitative method with phenomenological study, as disclosed by Deddy Mulyana in the quotation from his book "Qualitative Research Methodology"

"Qualitative research methods in terms of qualitative research does not rely on the evidence of mathematical logic, the principle of numbers, or statistical methods. Qualitative research aims to maintain the shape and content of human behavior and analyze its qualities, rather than transform into quantitative entities ". (Mulyana, 2010)

1. Phenomenology.

According Engkus that phenomenology is derived from the Greek word meaning phainomai can be seen. Phenomenon refers to that can be seen. The phenomenon is nothing but a fact recognized, and entered

into the human understanding. So, an object that exists in relation to consciousness. The phenomenon is not himself, as shown by naked eye, but rather in front of consciousness, and served with consciousness anyway. In connection with this, the phenomenology directly reflects human experience, as far as the experience was intensively associated with an object (Kuswarno, 2009).

The following are the basic properties of which are described in qualitative research relevant to describe the phenomenology and methodological position sets it apart from quantitative research:

- a. Digging values in human life and experience.
- b. The research focus is on the whole and not on a per portion to form the whole.
- c. The research objective is to find the meaning and nature of the experience, not just looking for an explanation or seeking measures of reality.
- d. Obtain an overview of life from the first person perspective, through formal and informal interviews.
- e. Questions were made reflecting the interest, involvement and personal commitment of the researcher.
- f. Viewing experience and behavior as a whole that cannot be separated, whether the unity between subject and object, as well as parts and whole. (Kuswarno, 2009)

Phenomenology seeks to reveal and understand the reality of research based on the perspective of the research subjects. As stated by Bogdan and Taylor (1975: 2): (Bogdan & Taylor, 1975)

"The phenomenologist is concerned with understanding human behavior from the actor's own frame of reference"

It demands the merging of research subjects with a supporting object of research subjects. The involvement of researchers in the field subjects live it became one of the main characteristics of research with phenomenological approach. Phenomenology used in this study in perspective Alfred Schutz a greater emphasis on the importance of inter-subjectivity. The essence of the phenomenology of Schutz is the view that the understanding of actions, words, and interaction is a prerequisite for any social existence (Mulyana, 2010).

Applications in the realm of qualitative phenomenology can be briefly described as follows: Research phenomenology is essentially related to the interpretation of reality. Phenomenology looking for answers about the meaning of a phenomenon. Basically, there are two main things that become the focus in the research of phenomenology namely:

- a. *Textual description*: what is experienced by the subject of research on the phenomenon. What happened is the objective aspect, the data that is factual, what happens empirically.
- b. *Structural description*: how subjects experienced and to mean experience. This description contains subjective aspects. This

aspect involves opinions, judgments, feelings, expectations, and other Subjective respons of the research subjects related with experience (Hasbiansyah, 2008).

B. Research Object and Subject

1. Research Subject.

In this research author get several important information from key informant (Interviewed person) who is concerning about Islamic Economics and Finance.

2. Research Object.

In this research author get in Baitul Mal wa Tamwil (BMT) and the contract *Qard al-hasan*.

C. Type of Data

The type of data collected in the form of qualitative data consist of primary data and secondary data.

1. Primary Data.

Data obtained directly from in-depth interviews the key informant, as well as documentation / records of the company.

2. Secondary Data.

Data obtained from literature relating to the material to be covered, whether it be a source of books, journals, newspapers or other sources that are relevant to the subject matter raised in this paper the author.

D. Sample Interpretation Techniques

The qualitative research was not intended to describe the characteristics of the population or generalize conclusions apply to a population, but rather focused on the representation of the social phenomenon (Bungin, 2007), so the results of this study is not meant to infer that the applicable general or apply to the entire population of the whole community that will be or are already using *qard al-hasan* and all those who give and lend *qard al-hasan* as one of the social product in BMT or Islamic Bank.

To select the key informants or social situation more appropriately done deliberately (*purposive sampling*) (Bungin, 2007), then in the research of key informants and social situation will be observed that the people who have relevance *qard al-hasan* (key informants) and practice on the supply side and the demand side (the social situation). In qualitative research, the most important part is to determine the key informants (key informant).

Key informants, ie, respondents who had knowledge of a much wider on the issue to be observed than the other respondents. The key informants useful to obtain in-depth information that is not known by others as well as to gain a proper perspective about certain events.(Vredenbergt, 1983) Through purposive sampling, the researchers chose some individuals relevant as a key informant who linked the

observed phenomena, namely *qard al-hasan* in practice in Indonesia, as well as more detailed research on BMT Amanah.

Person 1	<ul style="list-style-type: none"> • Professor in Kuliyyah of Economics and Management Sciences at International Islamic University Malaysia (IIUM). • Date & time of interview: 05.21 PM on January 24, 2017
Person 2	<ul style="list-style-type: none"> • IMF expert in Islamic Finance, an FAA assessor , OJK Consultant and an AAOIFI CSB working Group Member • Date & time of interview: 01.45 PM on January 24, 2017
Person 3	<ul style="list-style-type: none"> • Board member in Dewan Syariah Nasional (DSN), Board member in Saudi Arabian Monetary Agency (SAMA). • Date & time of interview: 07.52 AM on January 25, 2017
Person 4	<ul style="list-style-type: none"> • Head of <i>Baitul Mal</i> (social activity) in BMT Amanah • Date & time of interview: 09.39 AM on February02, 2017

Source: Author's Data

FIGURE 3.1

List of Key Informant

E. Data Collection Techniques

1. Observation.

Observation is a systematic observation and recording of the elements that appear in a symptom or symptoms of the research object. (Hadari & Martini, 1991) In this observational study is needed to be able to understand process of the interview and the interview can be understood in context. Observations will be made is the observation of the subject, the subject's behavior during the interview, the interaction of the subject with the researcher and the things that are considered relevant so as to provide additional data on the results of interviews.

According to Patton the purpose of observation is to describe the settings studied, the activities that took place, the people involved in the activity, and the meaning of events in view of their perspectives seen in the observed incidence. According to Patton in one of the things that are important, but often forgotten in the observation is to observe things that did not happen.

Thus, Patton stated that the results of observation becomes critical data because: (Poerwandari, 1998)

- a. Researchers will gain a better understanding of the context in which research will, or happen.
- b. Observations allowed researchers to be open, oriented towards the discovery of the proofing and retain the option to approach the problem inductively.
- c. Observation enable researcher look things by subject research o
wn less realized.
- d. Observation enable researcher obtain data on things variousbeca
use no disclosed by subject research in open in interview.

2. In-depth Interview.

Interview guidelines used to remind the interviewer about what aspects should be discussed, is also a list checker (*check list*) whether the relevant aspects have been discussed or questioned. With such guidelines interviewer must consider how the question will be

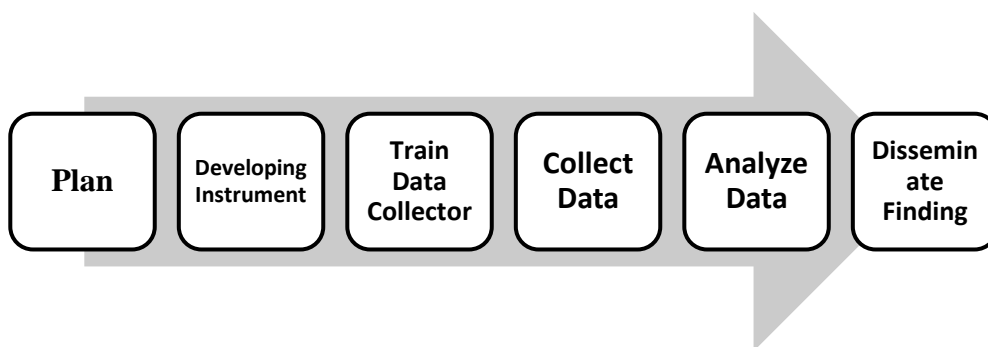
translated concretely in the sentence, as well as adjust the actual context of the questions during the interview in (Poerwandari, 1998)

The in-depth interview is a technique designed to elicit a vivid picture of the participant's perspective on the research topic. During in-depth interviews, the person being interviewed is considered the expert and the interviewer is considered the student. The researcher's interviewing techniques are motivated by the desire to learn everything the participant can share about the research topic. Researchers engage with participants by posing questions in a neutral manner, listening attentively to participants' responses, and asking follow-up questions and probes based on those responses. They do not lead participants according to any preconceived notions, nor do they encourage participants to provide particular answers by expressing approval or disapproval of what they say.

In-depth interviews are usually conducted face-to-face and involve one interviewer and one participant. When safety is an issue for the interviewer, the presence of two interviewers is appropriate. In these situations, however, care must be taken not to intimidate the participant. Phone conversations and interviews with more than one participant also qualify as in-depth interviews, but, in this module, we focus on individual, face-to-face interviews. (Boyce & Neale, 2006)

In addition to strength, the interview method also has drawbacks, that is: (Yin, 2003)

- a. Row of the bias causes construction question arranging less good susceptible to the bias caused by response less accordingly.
- b. Problem categorizing less good caused result research into less accurate.



Source: (Boyce & Neale, 2006)

FIGURE 3.2

Step by Step Or Process for Conducting In-Depth Interview

F. Definition of Research Operational Variables

1. Research Variable.

Variables are concepts that have varying value. Variables social sciences come from certain concepts need to be clarified and changed its shape so that it can be measured and used operationally (Nazir, 2005). Thus, the research variables are objects to be studied. Therefore, the variables in this study are *qard al-hasan* in practice in Indonesia and BMT Amanah.

2. Definition of Operational Variable.

The operational definition is a definition given to a variable by giving meaning, or specifies the operation, or provide an operational needed to measure the construct or variable (Nazir, 2005). Thus, the operational of variables is an indication that emphasizes on how to measure a variable in a way to give meaning or defines the activities to be easily researched. Therefore, the operational definition of variables in this study is the meaning of the provision of financing *qard al-hasan* on the demand side are channeled through BMT Amanah as a supplier.

G. Data Analysis

Analysis is an activity; measurement data in accordance with the range of issues or order of understanding is to be obtained, organizing data in formation, category, or a certain unit in accordance with the anticipation of researchers, and interpretation of research regarding the significance of beads or set of data in line with the understanding that to be obtained, as well as an assessment of item or set of data led to the conclusion that good or bad, right-incorrect, significant or insignificant (Maryaeni, 2012).

Following Maryaeni, in analyzing the data obtained, the steps are performed in data analysis techniques include:

1. Data Reduction.

Data reduction includes structuring the raw data in the form of field notes, recordings and documents, selection of data based

on the results of rewriting, transcription, or when researchers collecting data. Data reduction is done on the raw data structuring interviews and observations on practice *qard al-hasan* in Indonesia.

2. Data Presentation.

Presentation of data includes the transposition of data into a chart specifications, matrices, charts, histograms, graphs and so on, meaning exposure, information, or characteristic X empirically in accordance with the segmentation and sequencing explanation / description given. The data are presented in tables or photos according to the characteristics of the data. In the implementation and results of research *qard al-hasan* will be displayed in tables or charts, which are then presented meaning contained therein.

3. Coding.

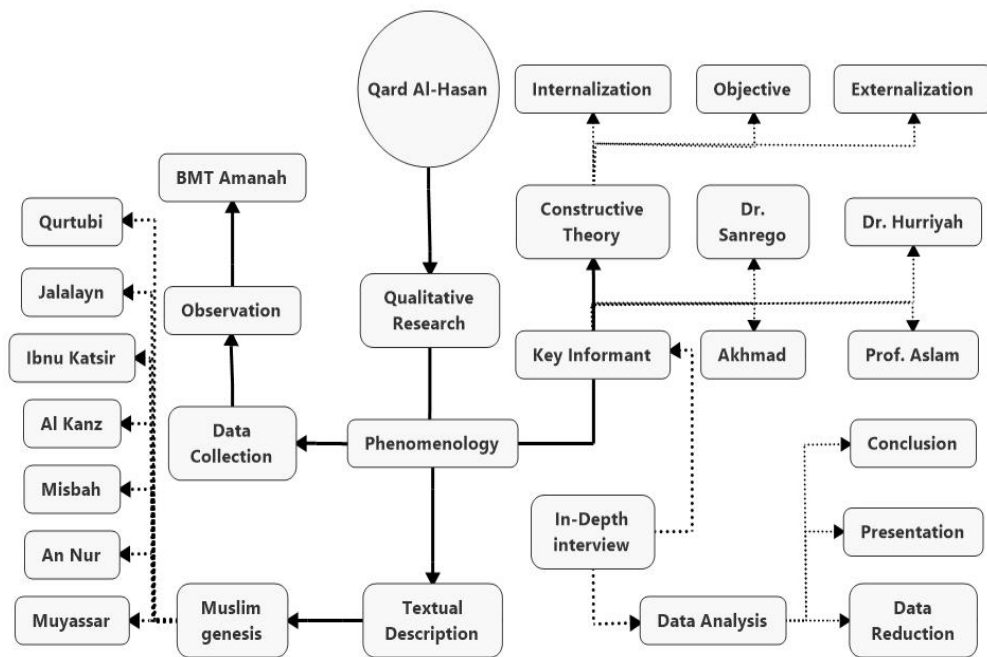
Coding is the process of organizing and sorting data. Codes serve as a way to label, compile and organize data. In linking data collection and interpreting the data, coding becomes the basis for developing the analysis

4. Verification and Summarizing.

It is the stage of rewriting, meaning exposure, information, or characteristic X in relation to the dimensions of the problem, the theoretical basis is used, how to work in use and

understanding of the findings obtained. Then the description of meaning *qard al-hasan* written needs to coincide with the theory used and the methods employed and connected to the problems examined.

H. Research Framework



Source: Develop by Author

FIGURE 3.3
Research Framework