

CHAPTER III

RESEARCH METHODOLOGY

A. Qualitative Research

Based on the philosophical meaning in general, 'interpretivist' deals with how the social world is interpreted, understood, experienced, produced or formed. Meanwhile, different versions of qualitative research can understand or approach these elements in different ways (for example, focusing on social meaning, or interpretation, or practice, or discourse, or process, or construction), all will see at least some including as meaningful elements in the social world that are complex or perhaps layered and textured (Mason, 2002).

The specification of this study are descriptive, namely to raise facts, circumstances, variables, and phenomena that occur now (when the study takes place) and its presentation as is. This research uses case study method and the research unit is BMT Mitra Usaha Ummat. In addition to the case study method, it also uses explanatory survey.

B. Type of Data

The data that the author uses as primary data is information or data originating from the subject of research, in this case is the customer of BMT Mitra Usaha Ummat who obtain *qard al-hasan* financing in Yogyakarta. The secondary data that is indirect data is from supporting documents, journals and

books which is relevant to the research. The type of data obtained is quantitative and qualitative data.

According to Azwar (2007), that type of research data is classified as primary data and secondary data.

1. Primary data

Data obtained directly from the subject of research by moving a measurement tool or data retrieval tool directly from the subject as a source of information sought, such as direct observation so that accuracy is higher, but often inefficient because obtaining necessary resources larger data.

2. Secondary data

Data obtained through other parties, not directly obtained by researchers from the research subject. Secondary data is usually in the form of documentation or report data that is already available, so it has high efficiency but sometimes is not accurate.

C. Data Collection Techniques

The data collection technique used in this research was using a field research. According to Singleton (1988), field research comes from two related traditions namely anthropology and sociology, where ethnography is a study of human and ethnomethodology is a study that studies social behavior between individuals.

1. Observation

As a scientific method, observation is usually interpreted as a systematic observation and recording of the phenomena under study. In a broad sense, actual observation is not only limited to observations carried out both directly and indirectly.

2. Interview

Interview is conversation with specific intentions. The conversation was carried out by both parties; the interviewer who asked the questions and the interviewee who gave the answer to the questions (Daniel, 2002). The efforts to obtain information or data are by asking directly to respondents. In this research, guided and free interviews were conducted; it means the respondents were given the freedom to answer. However, within certain limits so as not to deviate from the interview guidelines that has been prepared.

3. Documentation

Documentation is one method of data collection used in social research methodology (Bungin, 2008). Documentation is one method of data collection used in social research methodology. Documentation is used by reading and researching books, tables, graphics and other documentation materials. In this method, the author uses books related to financing *qard al-hasan* financing and data available at BMT Business Partners, such as the history of its establishment, vision and mission,

legitimacy, structure, application system and procedure, and other related data.

D. Definition and Operationalization of Effectiveness

Effectiveness comes from the word “effective”, the limits of this concept are difficult to specify because each discipline provides its own understanding. For an economist or financial analyst, the effectiveness can be measured by the changes in income and profits, or investment returns (Streers, 1985). In this study, *qard al-hasan* can be called effective if there is a significant increase on income before and after obtaining the *qard al-hasan* financing.

E. Instrument Testing

In qualitative research, the main instrument is human because what is examined will be the validity of the data. To test the credibility of research data, the author used the Triangulation technique.

Triangulation is a technique of checking the validity of data that uses something else outside the data for the purpose of checking or comparing the data (Moleong, 2009). The author conducts research using the method of observation, interview and documentation then the results of the research data are combined so that they complement each other.

F. Data Analysis

Data analysis is the process of selecting, simplifying, focusing, abstracting, organizing data systematically and rationally in accordance with the objectives of the study, and describing the research data using tables as a

tool to facilitate interpretation. Then the research data on each table are interpreted (meaning taking) in narrative form (description) and conclusions are carried out. Data processing in this research was carried out by using SPSS software Version 14 for Windows and Microsoft Excel 2010.

1. Descriptive Statistic

Descriptive statistics are used by researchers to process the data that has been obtained by showing the data in simple way to be read. Data obtained directly from the results of research or other sources (secondary data) are usually still in the form of crude and raw and not systematically arranged. In order to be read easily and quickly, data can be presented in the form of lists or tables and graphs or diagrams (Subana et al., 2005).

2. Paired T-Test

For comparing the income of the respondents before and after the *qard al-hasan* financing, the author uses the paired t-test statistical analysis. A paired t-test is used to compare before-and-after observations on the same subjects or to compare two different methods of measurement or two different treatments where the measurements and the treatments are applied to the same subjects (Shier, 2004).

In this research, the author also uses the qualitative descriptive analysis to analyze the data. Qualitative descriptive is to give the predicate to the variable that matches the actual condition. The given title is in the form of a

ranking that is in accordance with or on the basis of the desired requirements (Arikunto, 2010).

3. Data Reduction

Reducing data means summarizing, choosing the main things, focusing on the important things, looking for themes and patterns. Thus the reduced data will provide a clearer picture and make it easier for researchers to carry out further data collection.

4. Data Display

Narrative text is the one most often used to present data in qualitative research. By displaying the data, it will make it easier to understand what is happening and plan further work based on what has been understood.

5. Conclusion

Conclusion in qualitative research might answer the formulation of the problem formulated from the beginning, but it might not, because it has been stated that the problem and the formulation of the problem in qualitative research are still temporary and will be develop after the researcher is in the field.