

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter will explain the method adopted by this research. This chapter will mention every component involved in conducting this research from population, population frame and sampling techniques used for the interview. Finally, this chapter provides a detail explanation of the selected mode of analysis used and data collection method.

3.2 RESEARCH DESIGN/STRUCTURE

Generally, research design means a structure to plan and execute a particular research.¹ Research design is the crucial part of the research as it includes all the four important considerations: the strategy, the conceptual framework, the identification of whom and what to study on and the tools and procedures to be used for collecting and analyzing data.²

The research design basically is divided into several types for example qualitative research and quantitative research.³

¹ Punch K.F, *Introduction to Social Research* (London:Sage,1998), 66.

² *Ibid.*

³ Holmes R. et al. , *A Guide to Research in the Social Sciences* (Malaysia: Pearson, 2005),18.

In this study, the researcher used qualitative research method. Qualitative research method was developed in the social sciences to enable researchers to study social and cultural phenomena: observe feelings, thoughts, behaviours and the belief of the mass society.⁴ Examples of qualitative methods are action research, case study research and grounded theory.⁵ Qualitative data sources include observation and participation observation (fieldwork), interviews and questionnaires, documents and texts, and the researcher's impressions and reactions⁶.

For this research, method of interview was employed. The interview is a mean of gauging the awareness and also the acceptance of Singaporean Muslims towards Islamic banking products and services offered in several banks in Singapore. Interviewing of selected individuals is a very important method often used by qualitative researchers. The rationale for using the interview methods is to enable the researcher to find out what is on their mind, what they think and how they feel about something.⁷

This study critically aims at gathering bits of information received from interviewing certain numbers of bank account holders, specifically deposit account; of Singaporean Muslims on how aware they are regarding the basic terms used in Islamic banking products ranging from many deposits account offered by the banks.

In addition, the researcher also explored whether Singaporean Muslims accept the readily available Islamic banking products and services in Singapore. To understand

⁴ G. Ramesh Babu, *Research Methodology in Social Sciences* (India:Concept Publishing Company, 2008),11.

⁵ *Ibid.*

⁶ *Ibid.*

⁷ Frankel J.R., *How to Design and Evaluate Research in Education* (USA: Macgraw-Hill,2000),509.

further, the researcher also included the factors of bank selection to determine what make Singaporean Muslims tend to choose Islamic banking products and services. From the interview conducted, it will provide the clear findings on awareness of Singaporean Muslims towards Islamic banking and factors which may encourage them to opt for Islamic banking.

Most of the past researches and writings about Islamic banking adopted a quantitative approach.⁸ However, in this research, the researcher intended to path a different technique of collecting primary data. As the study of awareness and acceptance of a community is strongly related to social science field, many researchers from the similar field strongly support the idea of conducting the research by qualitative method. Examples of the researches are: “Genders differences in friendship patterns” by Aukett R. and Ritchie J. and Mill K.⁹, “Why Qualitative and Ethnographic Methods Are Essential for Understanding Family Life” by Weisner T.S.¹⁰, “Gender and the Development of Welfare Regimes” by Lewis J.¹¹, and “A Case Study of Father-Daughter Incest: Understanding Victim’s Experience” by Salina Nen, Fauziah Ibrahim, Suzana Mohd Hoesni & Zaizul Abdul Rahman¹².

⁸Gerrard P. et al. “Islamic Banking: A Study in Singapore”, *International Journal of Bank Marketing*, 15,6 (1997), Hussain Gulzar Rammal “Awareness of Islamic Banking Products Among Muslims: The Case of Australia”, *Journal of Financial Services Marketing*, 12,1 (2006) and Saad A. Metawa, et al. “Banking Behaviour of Islamic Bank Customers: Perspectives and Implications”, *International Journal of Bank Marketing*, 16,7 (1998).

⁹ Aukett R. and Ritchie J. and Mill K., “Gender differences in friendship patterns”, *Sex Role*,18,1-2 (988)

¹⁰ Weisner T.S., “Why Qualitative and Ethnographic Methods Are Essential for Understanding Family Life”, *National Symposium on Family Issues*, 4 (2014)

¹¹ Lewis J., “Gender and the Development of Welfare Regimes”, *Journal of European Social Policy*, 2, 3 (1992)

¹² Salina Nen, Fauziah Ibrahim, Suzana Mohd Hoesni & Zaizul Abdul Rahman, “A Case Study of Father-Daughter Incest: Understanding Victim’s Experience”, *Journal of Social Sciences and Humanities*, 7,1 (2012).

The research is dealing with human interaction and perspectives hence it is highly encouraged to use qualitative method. It will be a more accurate finding as the interviewees are perceived to give a more honest answers and opinions through personal interaction with the interviewer.

3.3 POPULATION, RESEARCH SAMPLE AND SAMPLING METHOD

Reid described population in a study as all units possessing certain characteristics, which are of the interest of researchers' study.¹³ From the definition, population can be understood as the targeted community or group of people which is involved or selected by the researcher for his study.

Therefore for this study, the population from which the samples were derived consists of the following groups of participants/interviewees:

- a) Singaporean male and female Muslims
- b) Bank deposit account holders (conventional/Islamic)

Commented [WU1]: Why choose Singaporean Muslims?

Commented [WU2]: Why specifically savings account? Or maybe deposit?

In this study, the researcher employed the purposive sampling method for the selection of the participants. Purposive sampling refers to intentionally chosen sample according to the needs of the study. This means the researcher selects participants because they have indicated their willingness to participate in the study. Likewise, this strategy enables the researcher to collect relevant and useful information for answering the research question. Face-to-face interview was conducted however there are a

¹³ Reid H.M., *Introduction to Statistic* (California: Sage, 2004), 4.

number of respondents being interviewed via email and phone calls due to hectic scheduling.

3.4 RESEARCH METHODOLOGY

Research methodology is basically a process of how a research is being conducted. It encompasses tools and techniques to conduct a particular research or finding. According to Walliman, research method is a range of tools that are used for different types of enquiry.¹⁴ Therefore, it is important to select an accurate method that suits the research objective. In this section, the researcher will break the components into two: data collection method and also data analysis method.

3.4.1 Data Collection Method

The researcher applied two methods of data collection techniques. This was done in order to collect adequate and relevant data to address the research objectives of this study. Nonetheless, the researcher used qualitative research method.

3.4.1.1 Library Research

Ramesh described library research as a process dealing with the analysis of evidences such as historical records and documents.¹⁵ Similarly, it means gathering data from library materials which includes textbooks, both published and unpublished academic documents such as journals, conference proceedings, dissertations and theses. Library research also includes information gathered from internet search.

¹⁴ Walliman N., *Research Methods The Basic* (New York: Routledge,2011), 1.

¹⁵ *Ibid*, 15.

Data gathered via library research is categorized as the secondary data. Secondary data means the data is readily available and is used by anyone besides researchers. This means that secondary data is not originally collected but rather obtained from published or unpublished sources.¹⁶

In this research, the secondary data is used in literature review and in chapter two. The literature view consists of data gathered from numerous journals regarding Islamic banking activities all over the world from the perspective of a specific community from the matter of awareness to acceptance. Secondary data is also used in chapter two as a description of the Islamic banking terms used (the *mu'āmalāt* terms) and also the description of Islamic banking system in Singapore.

3.4.1.2 Field Research

- **Interview**

Field research composes a number of research methods to solve the existing research problems such as case study, interview and observation.¹⁷ This research adopted the method of interview; the researcher made a selection of the participants for an interview. In this context, Hackett enumerated that the selection interview will ensure a better selection of people.¹⁸ It gradually provides guidance on techniques and procedures. However, this encourages the researcher to organize the interview by evaluating the facts that could emerge from it in order to reach the best decision.

Commented [WU3]: Why interview method? What's so strong about using qualitative methods?

¹⁶ *Ibid*,113.

¹⁷ Walliman N., *Research Methods The Basic* (New York: Routledge, 2011) 15.

¹⁸Hackett, P., "The Selection Interview", *The Management Shapers Series* (London: Chartered Institute of Personnel and Development, 2003) 95.

Interview method is one of the ways to obtain primary data. Primary data is understood as data which was collected during the conduction of a particular research. The data will be collected in the execution of an experiment.¹⁹ Therefore, in order to obtain primary information, face-to-face interviews were employed. The researcher, with prepared written questions to the interviewees, used the structured interview. In this context, the structured interview protocols ask specific objective questions in an arranged order. In addition, the questions were well structured, planned and organized in line with the objective of the study. This process encouraged the participants to respond to the questions as accurately as possible. All involved respondents for the interview are mentioned in the table below:

Table 3.1 List of Respondents

Interviewee	Profession
Raihanah Abdul Samad	Customer Service Representative, United Overseas Bank
Nurulhuda Zulkifli	Student, University College Malaysia
Muhammad Fizar Zainal	Head of Education and Training, Safina Institute
Sharifah Shazuani	Student, Nanyang Polytechnic

¹⁹ *Ibid.*,96.

Nur Amalina Aziz	Student, Nanyang Acadmey of Fine Arts
Muhammad Sharifuddin	Student, Nanyang Acadamey of Fine Arts
Nur Zarifah Bachtiar Effendi	Student, University of London
Zubaidah Abdul Rahman	Adin Officer, Jamiyah Ar-Rabitah Mosque
Abdur Rahman Rasyid	National Service Man
Khairuddin Ansar	Community Care Officer, Yayasan MENDAKI
Tamliikhaa Khamsani	Undergraduate, University of Malaya
Muhammad Nabil	Student, Nanyang Polytechnic
Anonymous	Graduate, Al-Azhar University
Norsiah Ahmad	Freelance Masseuse
Abdul Razak Abdul Rahman	Unemployed
Maya Karim	Assistant Nurse, Changi General Hospital
Nurhayati Abdul Aziz	Undergraduate, International Islamic University Malaysia

Rahayu Pagi	Housewife
Abu Hudzaifah Abdul Rahim	Undergraduate, University of Yarmouk
Putri Atikah	Diploma Student, MDIS

The interview questions were designed in English Language but to ensure proper responses from the participants, the interview process was also conducted using the mother tongue language (Malay). The responses were later carefully transcribed and translated to English. The use of the mother tongue language was used for those individuals who could not understand English thus enabling them to contribute relevant information in relation to the topic under study.

3.4.2 Analysis of the Qualitative Data

Data analysis is a **very** important segment in the research²⁰. Drew et al (2008) believed that in the qualitative research data analysis probably carries more negative connotations than any other single part of the research process. This could be attributed to the fact that in qualitative studies, data are usually recorded in the form of words; descriptions, opinions and feelings rather than numbers. ²¹

Commented [WU4]:

Furthermore, Donald et al (2006) explained that data analysis is the process that most differentiates quantitative from qualitative research. Data analysis is a process whereby researchers make search and arrange it in order to enhance their knowledge of the data and to present what they learned to others. Similarly, James (2004)

²⁰ *Ibid.*,128.

²¹ Drew C.J., *Qualitative Research in Education* (USA:Sage,2010), 22-23.

highlighted that data analysis is to arrange data, separating it into effective units according to topics and themes.

The current research adopted the fundamental approaches in analyzing the output from the interviewees. The analysis includes data reduction, transcription of interviews, data display and conclusion drawing.²² The approach involves arranging the data in order to create explanations and create new finding.

The data gathered from interview will be arranged and summarized according to categories as mentioned earlier: awareness, acceptance and factors of selection of Islamic banking. The researcher then analyzed and interpreted the information provided by the informants in accordance with the objectives of the study.

3.5 CONCLUSION

This chapter begins with an introduction then describes the research design employed in this study. Population and sample study is also mentioned before discussing the research methodology used to conduct this research. In collecting data, library and field research are used. For field research, qualitative method is chosen in which group of interviewees are involved in the research procedure. The data that were collected are then analyzed and discussed and the results are displayed.

²² *Ibid.*