

CHAPTER 4

RESEARCH METHODOLOGY

4.1 Introduction

This chapter explains the research methodology used by the researcher. In this light, an appropriate study design is imperative to achieve the study's objective. Hence, to obtain reliable results and draw meaningful conclusions, a thorough approach is required in determining the research design and strategy and evaluating the tools needed. At the same time, the researcher should consider the study's limitations to ensure research validity and reliability. To this end, the purpose of this chapter is to discuss the methodological approach used to answer the research questions. It begins with an overview of the methodology, research paradigm, and design. This chapter also discusses the research strategy and data collection methods and describes the instrument and the data analysis procedure. Lastly, this chapter discusses the ethical considerations and limitations of the research.

4.2 Research Paradigm and Philosophical Assumptions

A researcher must understand the philosophical underpinnings of ontology and epistemology, which are complementary, before starting a study and delving into the research methodology. In this regard, an understanding of ontology will affect the study's methodology, how the findings are presented, and how the researchers assess the findings (Kamil,N.M., 2011). Problems arise when researchers cannot comprehend

how the social phenomenon being examined operates when this component is not considered in the investigation.

Ontology is the belief in the origin of a theory or a reality of a natural phenomenon (Creswell, J.W., 2007). It is a widely held belief that a society's social reality corresponds to how a phenomenon exists, is understood, develops, and how its parts interact. The most crucial component in this ontology is how researchers establish their assumptions about social realities. In the conventional sense, ontology follows the approaches of realism, empiricism, positivism, and postmodernism. However, the concept of ontology in Islam is broader and takes into account not only the materialistic and physical elements, but also elements beyond them, i.e. spiritual and supernatural elements, which cannot be responded to in the real world. In this regard, the source of revelation includes a stage based on true belief, followed by a stage based on rationality and a stage based on observation of the senses (Muhammad Syukri Salleh, 2002). The stage of revelation (al-Quran and al-Hadith) is the study and analysis of absolute ontology, while the other stages are relative (rational and sensory observation). Therefore, the themes of conventional ontology that emphasize free value and the randomness of cause and effect are also incompatible with the ontology of Islamic economics. This is because the free values can separate the elements of religious beliefs of the researchers who conduct the research. The causality of causes in Islam is a matter of *sunnatullah*, as these causes are related to the nature of the human being under study. Thus, the conclusion of the ontological issue is more about the subject matter, definition, purpose and scope of the discipline of research methodology.

Meanwhile, epistemology discusses how scientific knowledge is gained and what to look for to get correct knowledge. In this light, epistemology is a branch of philosophy that follows ontology. It refers to the in-depth and systematic consideration

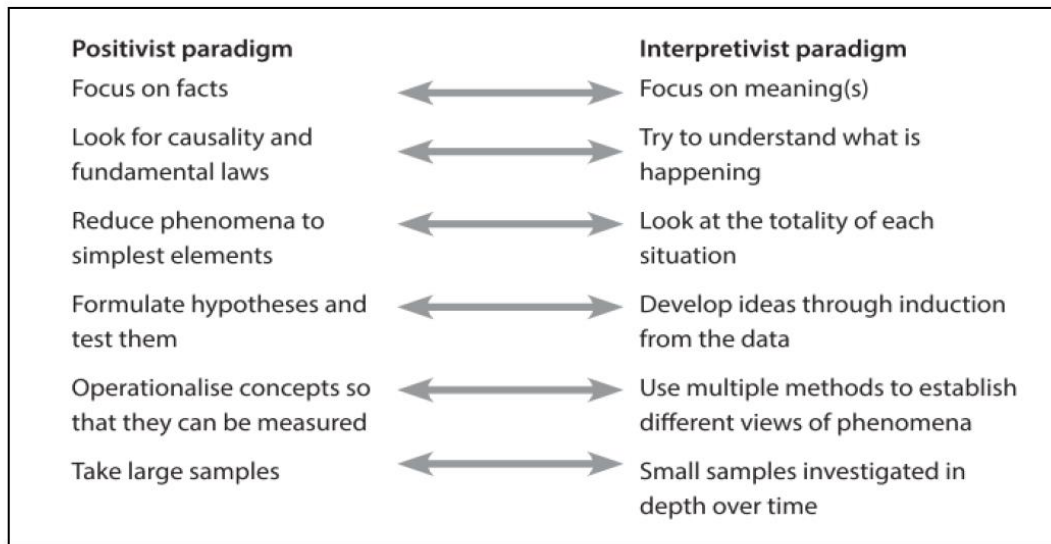
of a particular body of knowledge. The knowledge gained from ontology is then applied in epistemology, where it is tested for truth through scientific research. There are a variety of research procedures, each of which entails a unique set of ontological and epistemological assumptions. The following table 4.1 provides an explanation of the philosophical assumptions characteristic of the qualitative approach.

Table 4.1: Philosophical Assumptions Characteristic

Assumption	Question	Characteristics
Ontological	What is the nature of reality?	Participants in the study perceived reality as subjective and multifaceted.
Epistemological	What is the relationship between the researcher and that being researched?	The researcher makes an effort to get closer to the subject of his investigation.
Methodological	What is the process of research?	The researcher use inductive reasoning, contextual analysis of the subject, and an emergent design.

Source: Adapted from Creswell (2007)

Unlike the quantitative approach, which belongs to the positivist research paradigm, the qualitative approach is naturally associated with interpretivism. The interpretivism paradigm allows research to focus on understanding what is happening in a particular context rather than just measuring it (to understand the process, determinants, and practises of Muslim funeral management organisations in deciding the cost of Muslim funeral services in Malaysia) (O'Gorman & MacIntosh, 2015). The contrasts between the two paradigms are illustrated in the figure 4.1 below.



Source: Adapted from O’Gorman & MacIntosh (2015)

Figure 4.1: Difference Between Positivist and Interpretivist Paradigm

4.2.1 Islamic Epistemology

In this study, the discussion of the study was based on Islamic epistemology. Thus, each discussion examined in the study showed the fact of life or worldview based on the guidelines set forth in the teachings of Islam. In Islam, the meaning of worldview that reaches the Islamic view of the true nature of the universe (*ru'yatul Islam lil wujuh*) is not limited to the view of the physical world, but also includes aspects of life after death as the ultimate goal. Common sense or intellect alone are not able to guide people beyond the limits of the capabilities set by Allah. In this situation, Islamic epistemology, based on the source of *naqliyah*, revelation, is an authoritative reference and source of knowledge that guides the mind to the safe path. Islam does not reject the *aqliyah* based on the nourishment of reason and the development of thought, but it should be guided by the correct foundation and teaching, the al-Qur’an and the as-Sunnah. With the understanding of the true Islamic epistemology, this knowledge and studies have the

right direction based on the right means needed to guide people in building civilization through the discoveries produced and also for the improvement of a more practical life.

4.3 Research Design

There are five common design approaches to conducting qualitative research depending on the topic. These qualitative design approaches are listed below (table 4.2).

Table 4.2: Five Approaches to Qualitative Research

Qualitative approach	Research focus	Research problem
Narrative research	To explore the life of an individual	To tell stories of individual experience
Phenomenological research	To understand the essence of the experience	To describe the essence of a lived phenomenology
Grounded theory research	To develop a theory grounded in data from the field	To ground the theory in the views of participants
Ethnographic research	To describe and interpret culture-sharing group	To describe and interpret the shared patterns of culture of a group
Case study research	To develop an in-depth description and analysis of a case or multiple case	To provide an in depth understanding of a case or cases

Source: Adapted from Ary *et al.* (2018); Creswell and Poth (2018) and Merriam (2002)

The phenomenological study research design is the most suitable for the research topic and the study's objectives. Salmon (2010) asserted that phenomenology provides a method for exploring the experiences of study participants through their perceptions. While phenomenology does not contribute to developing new theories, it does provide researchers with a deeper understanding of phenomena and a closer connection to the real world (Van Manen, 1990).

This phenomenology corresponds to what Creswell (2007) stated as “the meaning for several individuals of their lived experiences as a concept or phenomena”. The

phenomenological focus is more on researchers building the essence of the experience from the point of view of the study participants (Creswell, 2009).

4.4 Research Strategy

In Malaysia, Muslim funerals are promptly handled by *Khairat Death Fund* management organisations and non-profit Muslim funeral management. However, issues regarding funeral costs and, eventually, funeral poverty still emerge. Therefore, this research develops a cost framework for Muslim funerals to better understand this particular issue. This study adopts the qualitative approach suitable for developing a deeper understanding of this unexplored area of research. This qualitative study involves Muslim funeral management organisations to understand the determinants of the current cost of a basic funeral in line with Islamic principles. The analysis also includes Muslim funeral costs to present a meaningful cost framework for Muslim funerals in Malaysia.

Malaysia was chosen because Muslim funerals have long been handled by Muslim funeral management organisations, particularly *Khairat Death Fund* and non-profit Muslim funeral management organisations. The qualitative approach was chosen to collect data and information to provide a detailed analysis of this study. The primary data was collected through semi-structured in-depth interviews with a select group of respondents to fully capture the nuances of the phenomenon under study.

For this study, a qualitative methodology was chosen for several compelling reasons. Using the qualitative research method allows researchers to explore the meaning that individuals or groups attach to their experiences concerning a particular social or human problem (Creswell, 2007; Bogdan & Biklen, 2003; Denzin & Lincoln,

2000). This study aimed to illustrate the significance experiences of Muslim funeral management organisations by exploring the cost decision for Muslim funerals and the basic costs of Muslim funerals to enhance the cost management of Muslim funeral management organisations through developing a cost framework. When the nature of the research questions requires an interpretive and constructive natural setting, a qualitative approach is particularly appropriate (Creswell, 2007; Stake, 1995).

The qualitative approach enables the elaboration of multiple realities in a real social environment. In this light, the qualitative research questions frequently begin with how or what and aim to thoroughly understand the issue (Patton, 2002; Seidman, 1998). This study explored respondents' experiences by asking these questions: (a) What elements make up the cost of a basic Muslim funeral service? (b) What are the determinants of cost considered by Muslim funeral management organisations in deciding the cost of Muslim funeral management? and (c) How to develop a cost framework for Muslim funeral management?

Qualitative approaches place a high value on the researcher's involvement as an active participant in research (Creswell, 2007). For the current study, the researcher played a crucial role as the primary instrument for data collection and interpreting the findings from the data collected (Stake, 1995). Bogdan and Biklen (2003) described qualitative research as "phenomenological inquiry begins with silence, " which means that qualitative researchers tend to explore a phenomenon without being influenced by the object or informant. This study's qualitative research methods included purposive sampling, semi-structured interviews, and systematic and concurrent data gathering and analysis procedures.

The foundation of qualitative techniques is developing an in-depth understanding of a specific phenomenon and interpreting meaning that people connect to their

experiences (Jones,S.R., 2002). Several authors, including Jones, Torres, and Arminio (2006), asserted that qualitative analysis was expected in certain situations. For example, they argued that qualitative research aims to highlight and better comprehend the rich lives of human beings and the world in which they exist through an in-depth study of the data collected.

The qualitative approach seeks to understand when attempting to comprehend social processes in their context and investigate the meanings of social events for those involved (Esterberg, 2002). Furthermore, when it comes to the natural world, qualitative research takes an interpretive, naturalistic approach by examining a phenomenon in its natural setting to comprehend and interpret occurrences based on the meanings different individuals place on it (Denzin & Lincoln, 2000).

Qualitative research has grown in popularity over the last quarter century to answer problems in economics and finance. Prasad (2005) mentioned that a substantial amount of methodological guidance for the qualitative inquiry was produced due to the so-called qualitative turn sweeping the social sciences over the past 25 years.

As the qualitative research's features and underpinnings also help contextualise and comprehend the research topics, the qualitative technique is more appropriate for this research because it fosters a more comprehensive knowledge of the respondents' viewpoints (staff members of Muslim funeral management organisations) and their understanding of how they gather, navigate, and address this issue. This research method allows respondents to describe (or "express" in the field's terminology) their experience. In other words, the qualitative research presents a detailed, critical summary to provide in-depth, fair representations of the respondents' experiences.

Qualitative research concerns how the respondents interact and make sense of the world they are interpreting based on their experiences and social perspectives. In this

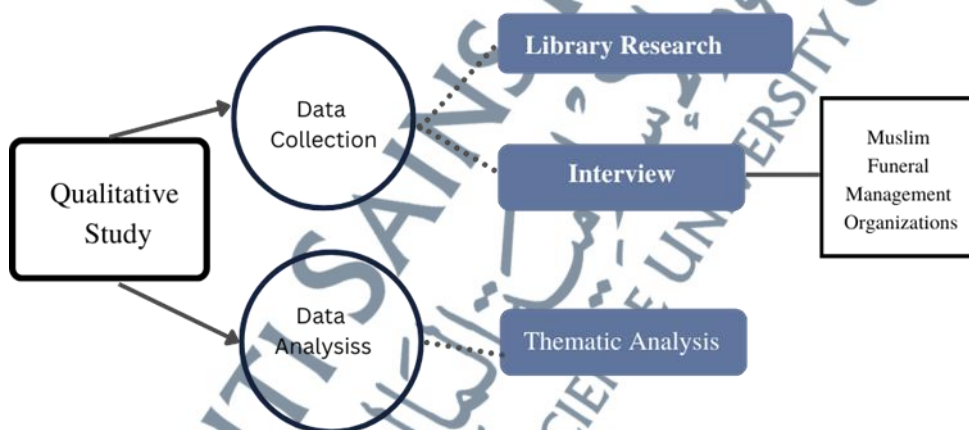
light, interpretivism is the epistemology that frames this qualitative study. Crotty's constructivism principles are crucial to this investigation. This epistemological approach argues that despite witnessing the same occurrence, different individuals create meaning differently (Crotty, 1998). Hence, the researcher used in-depth semi-structured questions to allow respondents to express their views to reflect the meaning they constructed based on their interaction and interpretation of the world.

Furthermore, the philosophical framework of constructivism is helpful in this study to ensure this qualitative research provides context-specific interpretations and conclusions. According to Stake (1995), a qualitative researcher takes on the role of data gatherer and interpreter. "Most contemporary qualitative researchers feed the assumption that information is constructed rather than acquired," says Stake. "People built the world we know for people." He also argued that the constructivist school of thought holds that knowledge is primarily derived from social interpretations rather than direct experience of reality.

In this study, the cost of a Muslim funeral is managed and decided by Muslim funeral management organisations in the community. Specifically, this study focuses on how Muslim funeral management organisations use data and information about Muslim funeral practises and how they make decisions about funeral costs. The respondents in the study created their versions of reality based on organisation and sharing their past experiences. This demonstrates interpretivist epistemology in the way they interact and make decisions based on community actions, experiences, and reactions. To better understand the cultural nuances of Muslim funeral practises in Malaysia, a researcher can gain broader and deeper insights into Muslim funeral organisations through the use of qualitative methods. This will ensure that the

development of a cost framework for Muslim funeral services remains culturally sensitive and relevant, reflecting the needs and priorities of the community.

In terms of analysis, the interpretive theoretical approach provides a framework for studying how Muslim funeral management organisations interpret and make meaning of the cost related to Muslim funerals. This study was primarily interested in understanding how Muslim funeral management organisations decided on the cost of Muslim funerals and what elements are associated with the costs of basic Muslim funerals for the community in their local areas (*qaryah*) setting. According to the interpretive tradition, researchers should begin by examining the setting to be researched by acts and inquiry rather than preconceived ideas (Creswell, 2002).



Source: Author's Illustration (2024)

Figure 4.2: Research Methodology of the Study

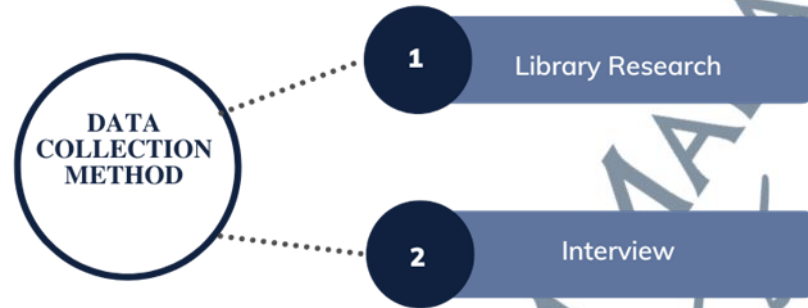
An interpretive study assumes the researcher wants to know how people make sense of something they have seen, heard, or experienced. The researcher serves as an instrument to mediate this meaning through an inductive approach to obtain descriptive results (Merriam, 2002). Therefore, researchers should immerse themselves in the

environment of those they seek to investigate rather than start with a hypothesis or preconceived understanding of how the world works (Esterberg, 2002). The focus should be on learning how people construct and interpret reality (Gubrium & Holstein, 1997).

Those who follow a constructivist or interpretive perspective believe that all social reality is built, formed, or altered by the people who are a part of it. Stake (1995) argued that “most modern qualitative researchers foster the assumption that knowledge is generated rather than found. The world as we know people built it for people.” Congruent with this idea, this research used an interpretive paradigm to analyse the attitudes and experiences of administrators of Muslim funeral management organisations when lowering the obstacles to learning in their institutions. Thus, for this study, researchers interviewed Muslim funeral management organisations, and conducted a thorough study of relevant on-site documents and a continuous analysis of this data to try to comprehend and generate meaning from participants’ views and experiences regarding the cost of Muslim funeral arrangements.

4.5 Data Collection Method and Strategy

This section outlines the method and strategy to gather data. This study employed library research and interviews as methods of data collection.



Source: Developed by Author for the Current Study (2024)

Figure 4.3: Data Collection Method

The next section will describe these two methods of data collection. In order to achieve the aim of this study, the research methods based on the research questions is presented in the following table 4.3 below.

Table 4.3: Method of Collection of the Data

Number of Research Question	Collection Methods of the Data
RQ 1 : What are the cost's elements of essential funeral service for a Muslim funeral?	Interview
RQ 2 : What are the determinants involved in deciding the cost of Muslim funeral management by Muslim funeral management organisations?	Interview
RQ 3 : How to develop Muslim funeral management cost framework in Malaysia?	Interview

4.5.1 Library Research

Documentation data in the form of facts and assertions that serve as the primary source of data for the study of social sciences can be discovered in books and other resources that can be found in the library (Awang, 2009; Sunawari, 2006). According to Angeles (1931), library research is a technique for obtaining data from historical documents or prehistoric sources relevant to the topic under study. Data interpretation in this method is essential to obtain sound knowledge about the fundamental principles of Muslim funeral management, social entrepreneurship theory, and Islamic gift economy. The information obtained is essential for creating interview questions.

The materials for library research were sourced from published materials (such as journal articles, dissertations; doctoral theses and master's theses, books, reports, guides, etc.) as well as materials from unpublished sources (such as conference proceedings, newspapers, journals, websites of authoritative bodies, and unpublished dissertations, etc.). In addition to printed materials, these resources can also be accessed directly, conveniently, quickly, and repeatedly through an online platform that provides researchers with access to all of the above.

For the material related to Islamic studies (especially the fundamentals of Muslim funeral management), the Al-Quran and the hadiths are the most important guide in this study because these two guides are the most important guide for Muslims. The hadiths used in this study are from the books *al-kutub as-Sittah* (*Sahih al-Bukhari*, *Sahih Muslim*, *Sunan at-Tirmidhi*, *Sunan Abi Dawud*, *Sunan an-Nasa'i*, and *Sunan Ibn Majah*). In addition, commentaries and translations of hadiths are also referred to for a better understanding and more accurate interpretation of the Qur'an and hadiths. The books referred to in the study include the translation of *Fiqh Sunnah*, the translation of *Tanwir al-Masalik*, the translation of *Safinatun Najah*, the translation of *Bahru al-*

Madzi, the translation of *Fiqh al-Manhaji*, and *Fiqh al-Hadith Syarah Bulugh al-Maram*.

4.5.2 Field Research

During a field research, the researcher has travelled to the location and the institution where the phenomenon occurs, then sets up to observe it to collect data directly from those involved (Merriam, 2009). Thus, this study used semi-structured, one-to-one interviews to gather the data, and the results were analyzed using thematic content analysis.

The reasoning behind a certain sampling strategy might vary widely, depending on the study's goals and objectives (Punch, 1998). This research used purposive sampling to select a sample of respondents. This sampling method was chosen as it is a strategic approach; however, a concerted effort is needed to link the sample objectives with the research questions (Bryman, 2012).

4.5.2.1 Sample Selection

In selecting respondents for the study, purposive sampling was used to obtain thorough information and to address the main issue of funeral costs from the perspective of Muslim funeral management organisations. According to Merriam (1998), the purposive sampling method involves the selection of samples based on a set of criteria established by the researcher. Purposive sampling selects respondents with the specific goal of increasing the effectiveness and efficiency of information gathering (Tongco, 2007). Furthermore, it allows researchers deliberately select respondents in the hope that they know, understand, and experience the phenomenon being studied and that they

can provide detailed information and respond to the study in great depth (Creswell, 2012; Patton 2002). In this purposive sampling method, researchers selected study participants using two sampling strategies: the criteria-based sampling technique (unique sampling technique) and the snowballing technique. In the snowball technique, the researchers asked the respondent (during the data collection phase) about other funeral management organisations that met the same criteria and were potential respondents for the study.

In some cases, it is difficult to find volunteers respondents, making it impossible to identify respondents using a traditional sampling technique. However, for this study, the Muslim funeral management organisations who participated in the interviews were willing to provide information for the study. Respondents were chosen from Muslim funeral management organisations with a minimum of two years of operation as “knowledgeable informants” for this study (Lincoln & Guba, 1985).

As this study’s purpose was to determine procedures and fundamental costs of Muslim funeral management, it is crucial for organisations and respondents to serve at least two years in Muslim funeral management. Respondents’ first-year management experiences with Muslim funerals were a foundation for future work. For this study, the researcher conducted in-depth interviews focused on Muslim funeral management organisations across Malaysia in twelve states based on five zones of the country; South (Negeri Sembilan and Johor), Central (Selangor, Putrajaya, and Kuala Lumpur), North (Penang Kedah and Perlis), East (Kelantan and Terengganu) and East Malaysia (Sabah and Sarawak) to avoid a centralised and biased view. This study used a combination of criteria-based sampling and snowball sampling to choose seventeen organisations representing each zone of urban and rural areas for the interview.

Respondents were selected using purposive sampling, and the sample size was small. The small number of respondents helped the researcher establish a close connection between the interviewer and the respondents, increasing the depth of the interview and clarifying the specifics of a particular situation. Furthermore, having a small number of respondents can allow for a close connection between the interviewer and the respondents (Crouch & Mckenzie, 2006). This study also has a very small sample size to allow in-depth study by the researcher. It is beneficial to gather the ideas and viewpoints of practitioners in the field as they are both involved and experienced. Hence, collecting their ideas and views about the phenomenon is imperative. The sample size is also beneficial for qualitative research as the focus is not on the respondents' number but on the quality of their responses (Crouch & Mckenzie, 2006). The appropriate sample size for qualitative research can range from one to one hundred or more respondents, depending on the context of the study and the constraints imposed on it. It is also important to note that this research aims not to test specific hypotheses but to gain a deeper understanding of the theme emerged.

In addition, to fully achieve the objectives of this study, interviews were conducted with two academic experts, one expert from Universiti Kebangsaan Malaysia (UKM); expert in Islamic Economics, one expert from Universiti Sains Islam Malaysia (USIM); expert in Islamic finance and Muamalat, and one religious authority expert from Selangor State Religious Department (JAIS); practical expert from management of the mosques department to obtain further information regarding the developed cost framework for Muslim funeral management.

4.5.2.2 Interview

Semi-structured one-to-one interviews were used for data collection. Semi-structured interviews are conducive to capturing candid and spontaneous responses. This allowed the respondents to elaborate, giving them more flexibility, reflections, perceptions, and feelings and, as a result, the ability to elicit more information from them. Semi-structured interviews provide people more freedom to respond to questions than a structured interview while still providing a good format for comparison with a focused interview (May 1997). According to Bogdan and Bicklen (2003), a semi-structured interview seems best suited for garnering descriptive insights. According to Kumar (2005), an interview is the best method for investigating complicated and sensitive topics since the interviewer may prepare a participant before asking sensitive questions and explaining them in person. The researcher sought an in-depth understanding of the main issue of funeral costs from the perspective of *Khairat* Death Fund organisations and non-profit funeral management organisations. The interviews were conducted in two phases. The first involved semi-structured interviews with Muslim funeral management organisations and the second was conducted with academic experts and authority bodies in Malaysia to validate the interview data from the first phase.

The interview process is vital for gathering rich and in-depth information and can also be expensive and time-consuming. As each interview is unique, the interaction between the interviewer and the participant will differ, and the quality of the responses gained from different interviews will also differ greatly (Kumar, 2005). Furthermore, the quality of the information gathered during the interview is highly impacted by the interviewer's experience, abilities, and devotion (Kumar, 2005). There is also the possibility of researcher bias. A further disadvantage of the qualitative approach is that

it can be difficult to obtain reliable data on the research subject if only a small number of respondents are involved. This situation contrasts with the quantitative approach, which involves a larger number of respondents and can provide more far-reaching and trustworthy data results in certain circumstances.

The researcher developed an interview question guide based on previous research and a literature review. The interview questions provided insights into the research focus and questions: 1) What elements make up the cost of a basic or essential funeral service for a Muslim funeral? 2) What are the determinants by Muslim funeral management organisations to decide the cost of Muslim funerals? 3) How can a cost framework for Muslim funeral management be developed? Typically, a semi-structured interview is performed with a series of questions in the general form of an interview schedule; however, there is some flexibility in the order in which questions are asked. Bryman (2004) describes an interview in which the interviewer is given considerable latitude to probe and explore further questions in response to what are perceived to be noteworthy responses while at the same time allowing rapport and empathy to develop between the researcher and the participant. An interview schedule was prepared to assist the researcher with the structure and flow of the interview. The researcher used simple, relevant, and understandable terms to benefit the interview respondents (Bryman, 2001).

4.5.2.3 Unit of Analysis

The unit of analysis for this study is funeral management organisation that has been in operation for more than two years. This study focuses on Muslim funeral management organisations across Malaysia based on five zones of the country;

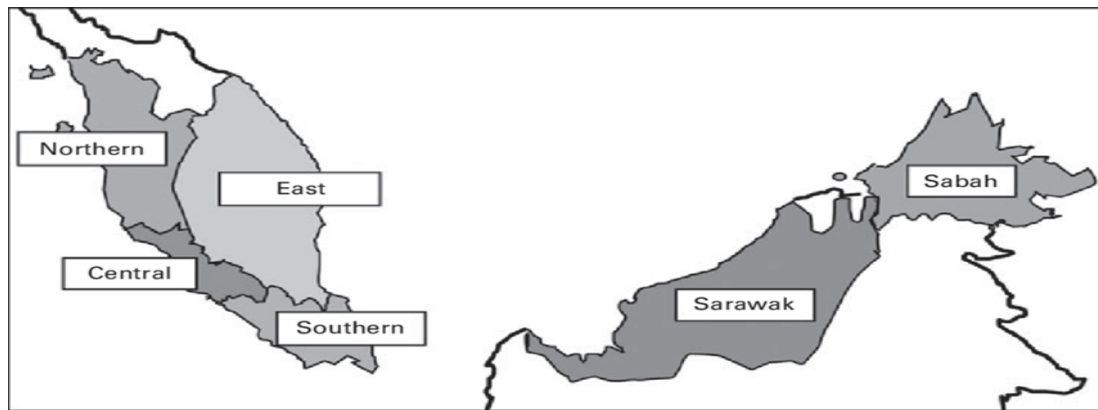


Figure 4.4: Five Zones in Malaysia

South (Negeri Sembilan), Central (Selangor and Kuala Lumpur), North (Kedah), East (Kelantan), and East Malaysia (Sabah) as shown in Figure 4.4.

These states have been chosen to represent each zone due to data availability, time constraints, limited access, and difficulties moving to other states due to Covid-19. The primary data source is seventeen in-depth semi-structured interviews representing each zone (two categories: urban and rural). Interviews were conducted from November 2021 to August 2022 with key staff of the Muslim funeral management organisations.

Table 4.4 below shows the list of the respondents that involved in this study:

Table 4.4: Seventeen Samples Represent Five Regions in Malaysia

Zones	Organisations	Representatives Designation	Type of Entity	Category
Central	Unit Khas Van Jenazah, Selangor	Founder/ Chairman	NGO	Urban
	Skuad Pengurusan Jenazah, Selangor	Treasurer and Committees/ Funeral director	NGO	Urban
	Badan Pengurusan Jenazah Masjid Tuanku Mizan Zainal Abidin, Putrajaya	Religious Officer/ Funeral director	Mosque/ <i>Qaryah</i>	Urban
	Badan Pengurusan Jenazah Masjid Saidina Umar, Kuala Lumpur	Chairman/ Imam	Mosque/ <i>Qaryah</i>	Urban
	Badan Pengurusan Jenazah Masjid Ikhlasiah, Kuala Lumpur	Chairman, Treasurer/ Funeral director	Mosque/ <i>Qaryah</i>	Urban

	Badan Pengurusan Jenazah Bandar Seri Putra, Selangor	Masjid	Chairman/ Funeral director	Mosque/ <i>Qaryah</i>	Urban
	Badan Pengurusan Jenazah Ar-Raudhah Kampung Kelambu, Selangor	Masjid Sungai	Chairman	Mosque/ <i>Qaryah</i>	Rural
South	Badan Pengurusan Jenazah Putra Nilai, Negeri Sembilan	Masjid	Chairman/ Imam	Mosque/ <i>Qaryah</i>	Urban
	Badan Pengurusan Jenazah Bandar Enstek, Negeri Sembilan	Masjid	Chairman/Iman , and Secretary	Mosque/ <i>Qaryah</i>	Urban
	Badan Pengurusan Jenazah Kampung Lukut, Kota Tinggi, Johor	Masjid		Mosque/ <i>Qaryah</i>	Rural
North	Badan Pengurusan Jenazah Sharifah Fatimah, Kedah	Masjid	Chairman, Secretary and Treasurer	Mosque/ <i>Qaryah</i>	Urban
	Badan Pengurusan Jenazah Jelutong Pulau Pinang	Masjid	Chairman	Mosque/ <i>Qaryah</i>	Urban
	Badan Pengurusan Jenazah Al-Ihsan, Perlis	Masjid	Chairman	Mosque/ <i>Qaryah</i>	Rural
East	Badan Pengurusan Jenazah DiRaja Langgar Kota Bharu, Kelantan	Masjid	Chairman/ Imam	Mosque/ <i>Qaryah</i>	Urban
	Badan Pengurusan Jenazah Kampung Darau, Terengganu	Masjid Jerteh,	Secretary	Mosque/ <i>Qaryah</i>	Rural
Sabah/ Sarawak	Badan Pengurusan Jenazah An-Nur Sibu, Sarawak	Masjid	Secretary	Mosque/ <i>Qaryah</i>	Urban
	Badan Pengurusan Jenazah Kampung Bolong, Sabah	Masjid	Secretary	Mosque/ <i>Qaryah</i>	Rural

4.5.2.4 Processes of Data Collection

Two interview methods were used in this study, which are face-to-face interviews and non-face-to-face interviews (Sekaran, 1992). The non-face-to-face approach requires using an additional medium, such as a telephone or an online meeting (such as Google Meet or Zoom). The non-face-to-face interview was used in this study due to time constraints and limited travel, especially during the COVID-19 pandemic. Many of the respondents preferred non-face-to-face interviews compared to face-to-face

interviews to the risks of spreading the virus. Meanwhile, the researcher conducted the face-to-face interviews by seeking out the respondents to their places or institutions.

4.5.2.4.1 Permission to Conduct the Study

Before conducting the interview, a formal request letter was sent to forty Muslim funeral management organisations, academic experts, and religious authority experts to collect data. The researcher contacted these Muslim funeral management organisations directly through telephone or email. Muslim funeral management organisations that were willing (around twenty gave feedback) to participate were given information about the study's goal and the researcher's demand. Once potential respondents were identified, a phone call was placed to schedule an interview. Before the interview, respondents were informed about the purpose of the study, the research protocols, the expected benefits, their right to withdraw from the study at any time, and the protection of their confidentiality.

4.5.2.4.2 Interview Protocol

The interview questions and information were sent to the requested respondents prior to the interview to establish a positive relationship with responders and display familiarity with the subject (Creswell, 1994). During the day of the interview, the respondents were given the Informed Consent Form, which included a description of the research study, research processes, risks and advantages of participating in the study, participant rights, and confidentiality protection (Appendix 3) before the interview started. Respondents who signed the consent form were enrolled in the study and were

given information regarding the interview process and procedures and a copy of the Interview Protocol.

4.5.2.4.3 Data Saturation

Recruitment and respondents interview ended when the data reached saturation and the information obtained from interviewees became redundant (Merriam, 1998; Lincoln and Guba, 1985). According to Lincoln and Guba (1985), as purposive sampling aims to collect as much information as possible, redundancy occurs when the new sampling units do not provide new information. The researchers noted that data saturation was reached after the twelfth respondent, but to further strengthen the interview data obtained and have enough representatives of each zone, the researcher continued to interview the next respondents. At this point, respondents from seventeen distinct Muslim funeral management organisations were interviewed.

4.5.2.4.4 Permission for Audio Recording and Time Duration

After the agreement to involve them in the interview was obtained from the respondents, their consent was obtained for the interviews to be audio-recorded. This is to ensure that all important and necessary information has been adequately captured and a thorough transcript (Merriam, 1998). Each interview session lasted for forty-five minutes to one hour, and the respondents' perspectives were explored in depth to strengthen the reliability of the study findings. During the interview session, the researcher took research and interview notes to track key points that she could return to later in the interview and use during the data analysis.

4.5.2.4.5 Field Notes

Field notes were used in this study to supplement the data. Field notes were taken during each interview and then reviewed and compared to interview transcripts (Maxwell, 2005). As Bogdan and Biklen (1982) suggested, the researcher noted the date and time and a working title that indicated the note contents on the first page of each note set. The field notes included specific events that respondents recalled, the researcher's hypotheses about developing themes, points for clarification, and any connections the researcher discovered between or among respondents' perspectives (Bogdan & Biklin, 1982).

4.5.2.4.6 Member Checks

Member checks were conducted during and after the interviews to increase the study findings' validity, credibility, and generalizability and reduce the potential for personal bias (Lincoln & Guba, 1985). The researcher repeated and summarised the information during each interview and asked respondents to confirm accuracy. After the audio interviews were transcribed, the researcher asked each participant to verify the accuracy of the information in their transcript. Throughout the development of this work, the researcher consulted resources and advisors who advised her to focus on relevant details provided by respondents, which led to the development of themes from the data. Finally, the researcher incorporated pertinent quotes from respondents to support the study's conclusions (Maxwell, 2005).

The researcher also employed a transcriptionist to transcribe the audio recordings verbatim in a Microsoft Word document. This is because accurate transcriptions “are important for proper analysis and interpretation of interview materials” (Mishler, 1986).

4.6 Data Analysis

In this study, the deductive and inductive approaches are used to explore difficulties that arise from the qualitative approach, which is then explored using thematic analysis, the choice of deductive and inductive approach for each research question (RQ) is shown in the table 4.5 below.

Table 4.5: Analysis Approach Used in this Study

Number of Research Question	Analysis Approach
RQ 1 : What are the cost's elements of essential funeral service for a Muslim funeral?	Deductive- based on pre-existing ideas
RQ 2 : What are the determinants involved in deciding the cost of Muslim funeral management by Muslim funeral management organisations?	Inductive
RQ 3 : How to develop Muslim funeral management cost framework in Malaysia?	Both deductive and inductive

It was decided to use thematic analysis to summarise the data, identify constructs and explore links between them based on the transcripts. Before conducting a cross-case study, each case was thoroughly examined. In this study, since the interviews were in Malay, the transcripts are also available in that language. Merriam (2009) recommends two strategies; if the interviews were conducted in another language (than English), the transcripts can first be made available in that language and then translated verbatim into English before completing the data analysis in English. The second option is to provide transcripts and analysis data in the target language, which can then be translated into English. However, bilingual specialists are needed to certify the translation in both cases.

Qualitative research comprises data collection, data reduction, data presentation, drawing conclusions, and reviewing findings. A thematic content analysis was

conducted to examine the interview data. The data collected from the interviewees was organised into significant themes identified during the interview and data analysis. A five-step process was used in this study that included transcription, review and editing, analysis and interpretation, and verification (Karlsson, undated; Sarantakos, 1998). As an additional suggestion for analyzing qualitative data, Hair *et al.* (2007) recommended that the researcher listen to and read the transcribed interviews repeatedly to gain a thorough understanding of the topic. Reading the transcripts of the interviews can help the researcher gain a deeper understanding of the topic and phenomenon being studied. The data were then coded once all of the data had been transcribed.

The researchers also used the ATLAS. ti version 22 software as a tool to filter, merge, and sort data based on emerging themes. The use of the ATLAS. ti software simplifies the researchers' tasks because its features allow them to upload many files, such as interview recordings, video recordings, and even photographs, as well as files containing transcription documents of the study participants. This is because although computer software facilitates qualitative research, researchers still conduct it manually, as computer software only helps to find, categorise, and retrieve data or text faster than manual searching.

The data analysis process begins during the data collection process. Once the researcher has obtained the data from the interview and done the transcription, the material was uploaded into the software ATLAS. ti version 22 to facilitate coding and categorization and to find the main theme at the end. The imported data must be organized in ATLAS.ti. Folders and necessary information (date, name, etc) are then created to organize and manage the data. Pre-coding involves developing initial codes based on the researcher's understanding of the data after reading the transcripts. These codes capture the major themes or concepts of the data and are usually broad and

general. Then the researcher begins to encode the information. The researcher categorises what is important to answer the study's research question.

The next step was for the researcher to read each interview transcription with a study participant more closely by comparing them. The goal of comparing each transcription was to find out what the study participants said concerning the study question. The researchers then assigned the correct codes to the study participants' most important statements about the research question. This is referred to as "open coding". This coding process is done openly until the final data collection. This open coding process eliminates as many categories as possible before finding a main theme representing the category. This process is also referred to as axial coding, which is more structured than open coding.

The main themes necessary to answer the research question and the study's conceptual framework emerge only at the end of the process of open coding, axial coding, and repeated alternation of different categories until saturation is reached. Braun & Clarke (2021) suggested using thematic analysis because it is reliable and very useful in describing how difficult it is to figure out what something means in a text dataset.

The final step involved the verification of the data. In this step, the data transcripts and codes were re-examined to ensure that the researcher has an accurate understanding and interpretation of the codes and revise the hypotheses previously made (Sarantakos, 1998). The qualitative data was repeatedly reviewed to ensure that the data collected was accurate and realistic. The so-called ARC (ask, record, confirm) technique was used in real time with the study respondents as part of the review process. The steps are shown in the figure 4.5 below.

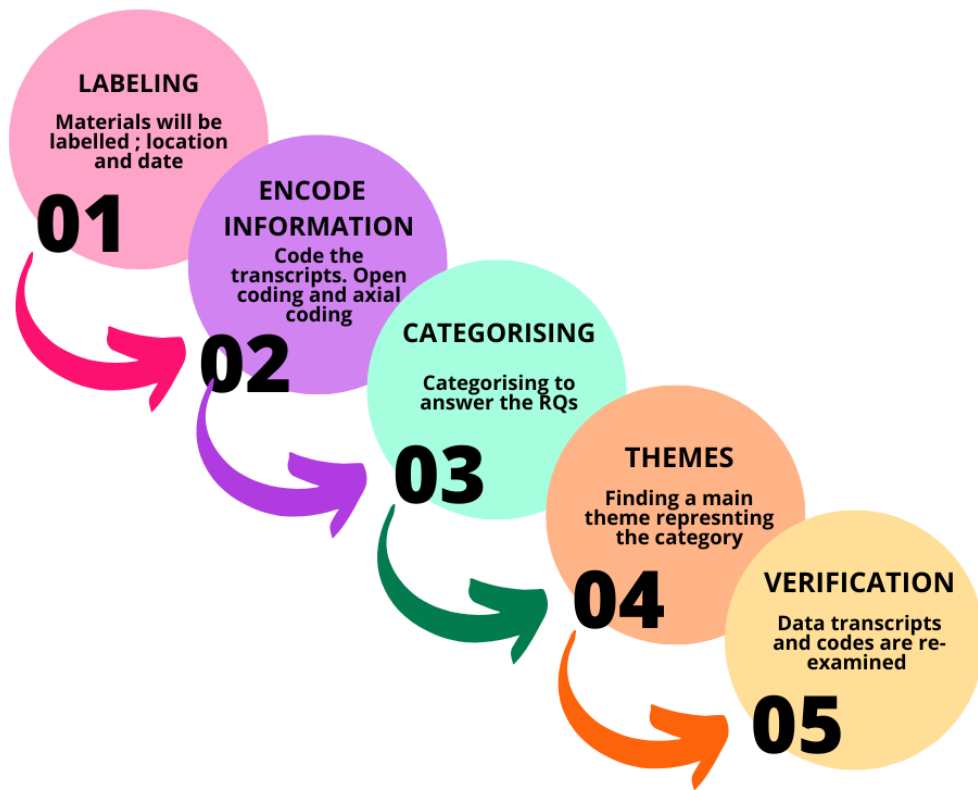


Figure 4.5: Five Steps of Data Analysis

4.7 Ethical Consideration

Ethics is the study of what is right and wrong within a moral framework based on obligation and duty (Nation, 1997). Myers (2013) added research ethics as ‘the application of moral principles in planning, conducting and reporting the results of the research studies. Research ethic is imperative in every research. It dictates how the researcher deals with ethical difficulties and conflicts. Hence, this study duly adhered to the ethical requirements of general research ethics. To this end, the following actions were taken before the research project and during and after the fieldwork. Once the researcher's supervisor received a research proposal and interview questions, ethical approval was granted by the supervisor before the commencement of the study. When

conducting any research, the researcher must always be aware of the impact of their research on the respondents and society at large and act accordingly.

Kumar (2005) acknowledged that collecting information without the respondents' knowledge and their explicit willingness and informed consent is unethical. Therefore, respondents were informed of all the steps in this study. It is important to keep them informed as the respondents have an important role in this study and must be respected at all times. Therefore, the researcher made it clear to all respondents that their participation was voluntary, did not affect their work, and they were free to withdraw from the study at any time. The researcher ensured that all respondents gave informed consent in this study. They were also made aware that they were not required to answer questions that made them uncomfortable. Respondents were informed before the interview, given a broad outline of the topic to be discussed, an indication of the type of information respondents were asked to provide, the reasons for conducting the study, and how the information they provided would be used. Before starting each interview, respondents were informed of the duration and were given sufficient time before and after the interview to ask questions about the research topic. In addition, the researcher also requested permission to use an audio recorder during the interview.

The respondents were not identified individually to ensure confidentiality. Verbal consent was also obtained from each interviewee, and all information provided by the interviewees were kept anonymous and confidential. In this light, anonymity and confidentiality are maintained through a participant code to protect respondents' personal information.

All respondents completed and signed the informed consent forms indicating their willingness to participate in the survey while guaranteeing their confidentiality and anonymity throughout the process (see Appendix 3). The topic can be sensitive and

challenging for some people. In preparing, exploring, and analyzing the topic and the data, the researcher was aware of the questions about the research and the potential sensitivity of the respondents involved. It is important to highlight that people will have varying views and thoughts. The researcher was aware that discussing the topic of deaths and funerals may cause some respondents to feel uncomfortable or upset, so the researcher approached the topics cautiously. The researchers also emphasised the intellectual honesty of the study report. The experiences and observations of the study participants about what was happening at the study site were used by the researchers to write the report.

4.8 Validity, Reliability and Establishing Trustworthiness

Qualitative research is sometimes criticised for its lack of reliability. Hence, reliability and validity are critical to qualitative research as they relate to the extent to which a study's conclusions can be independently validated. According to Quinlan *et al.* (2015), validity is the ability of the researcher to measure what is intended to be measured. According to Gilbert *et al.* (2008), transparency and replication are two components of reliability, and this procedure may avoid error and bias in the study. Denscombe (2002) emphasised that two important considerations must be made in determining reliability in social research; a) Are the data valid? b) Are the procedures reliable?

4.8.1 Triangulation

To strengthen the reliability of the study's findings, the researchers used the procedures recommended by Lincoln and Guba (1985). Using three data sources, the

researcher reduced the risk of losing confidence. Qualitative studies rely heavily on the reliability of combining information from numerous sources. Triangulation was also used to increase the reliability of the results (Stange & Miller, 1994). For example, a second interview and/or a second approach (such as an observation in addition to an interview) were used to validate each piece of information as the study progressed (Denzin, 1989; Lincoln & Guba, 1985). Using a second source or approach may lead to more accurate, complete, and objective results (Silverman, 2006). This study uses interviews, observations, and document analysis to obtain the data. The respondent gave documents such as invoices and brochures at the end of the session. In addition, the interview sessions were mostly conducted in the area of mosques and cemeteries. Then the observations were occupied. Later, the interviews, documents, and field notes were compared to ensure that the results were reliable for this study.

4.8.2 Member Checks

Results were validated in real-time using a member verification approach called the ARC (ask, record, confirm) technique. The ARC technique also incorporates the concept of 'feeding information', where results from one session are fed into subsequent sessions. Using the ARC (ask, record, confirm) technique to analyze the data from the interview in real-time, the process for members to review the data from the in-depth interviews was simplified. The use of post-it notes supported the transcription process in this study. The post-it notes helped to summarise the transcribed text and provide answers to study-related questions. In addition, the various developing codes from the interviews were considered in this step.

4.8.3 Audit Trail

The researcher created an audit trail detailing the basic methods, such as how the data were obtained, how the categories were formed, what approach was used to analyse the data, and how the judgments were made during the study to increase the study's trustworthiness, (Merriam, 1998). The researcher used detailed, elaborate descriptions (Merriam, 1998) that allow other researchers to determine transferability (external validity). An audit trail can improve the methodological trustworthiness of the research. The purpose of this study was not to make broad generalisations. To improve transferability, the researcher continually compared data, searched the literature for examples of the phenomenon, obtained multiple viewpoints (Strauss & Corbin, 1998), searched for negative examples of the phenomenon, and checked and rechecked data (Marshall & Rossman, 1989). The new chapter will present the study's findings and the new theoretical insight obtained from the study. Its purpose is to point out a new direction for the long-term sustainability of the *Khairat* Death Fund, Muslim funeral management organisations, or non-profit Muslim funeral management organisations and to provide possible answers to the research questions. These new theories can be tested in future studies.

4.9 Conclusion

This chapter outlined the methods and procedures adopted in the study to explore the existing Muslim funeral costing practices and the basic cost of funerals for Muslim funeral management organisations. It also provides an understanding of the entire research process, which is essential for the originality and high quality of the study findings. The interpretivist paradigm served as the basis for the study, where qualitative

research approaches were used. The researcher chose the qualitative approach because it was the most appropriate for the study. This methodology was used throughout the research process, including developing the research questions, reliability and validity, data collection, sampling, and data analysis. The qualitative approach was used throughout the research process. In-depth interviews and field notes were used to collect data and information. The ATLAS.ti 22 data analysis tool was used to analyse the data and develop the thematic findings. This study demonstrates high quality and originality in terms of the research methods. This chapter also includes a description of the ethical code of conduct that was followed by the researchers throughout the research process, which helps to demonstrate the overall quality of the study. At the end of the chapter, the procedures used to increase the reliability of the results are discussed. The research findings and the study's conclusions are presented in the next chapter.