

CHAPTER 3

RESEARCH METHODOLOGY

3.0. Introduction

This study explores the new WBPs. This study also explores merging IBPs with the waqf institution product and examining these two subject matters to see how WBPs work. In this research, IBI products represent specific organizational settings to study WBPs. In contrast, waqf institution products represent products used to develop new WBPs in Malaysia. It allows further understanding of how these two products work in a specific context, which gives the general idea of establishing the WBP model.

This chapter will discuss the research methodology used to investigate and answer the research questions introduced in the previous chapter. It includes a discussion on the method used in this research, the research design, and the data collection. This study uses qualitative methodology to adopt a middle-range approach that respects both theory and empirical richness. The methodological position was decided before the empirical investigation because all empirical research will be partial for any new researcher, despite any truth claims to the contrary. Therefore, it is best to clarify the data's potential biases and exclusions before launching into the empirical details.

This study made a clear choice on the nature of the empirics in addressing the research agenda, for example, a qualitative approach versus the conceptual framework employed in the WBPs discussion as discussed in the previous chapter. It also clearly chose Islamic values as a potential aspect of developing WBPs in Malaysia.

3.1. Exploratory Research Design

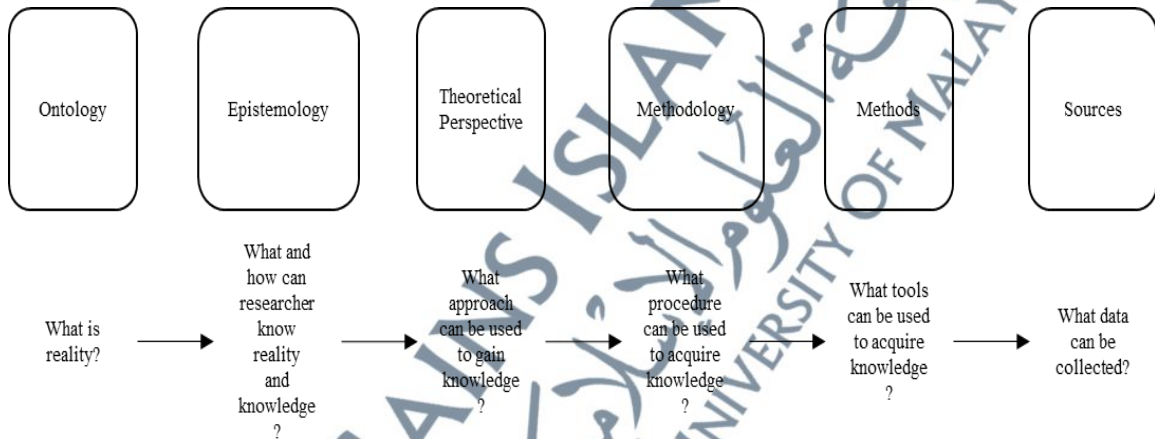
This study endeavors to have a primary purpose: escalating knowledge and understanding of the WBP model in Malaysia. This study employs an exploratory research design in conducting overall research. Mansourian (2016) explained that exploratory research had not been studied or conducted more clearly. It is also intended to establish priorities, find new theories, and develop operational definitions.

Exploration research aims to explore, search, and learn new ideas and perceptions, look for patterns or hypotheses that can be tested, and form the basis for further research (Amaratunga et al., 2002). This approach is usually used when a researcher studies a new interest or when the subject is relatively new (Sotgiu & Ancarani, 2008).

Furthermore, the practicality of research or a study depends on the overall quality of the research design and the effectiveness of the data collected and analyzed based on the design (Madu, 1998). Therefore, this research methodology chapter is the study's backbone and supports it. Finally, the methodology guided by the goal of this research has been explained in the research objective.

3.1.1. Research Paradigm

A research paradigm can be defined as the set of common beliefs, opinions, principles, and agreements shared between researchers regarding how problems should be understood and addressed (Kuhn, 1962). Research paradigms can be classified into ontology, epistemology, and methodology (Appa Rao Korukonda, 1991; Bård Tronvoll, Stephen W. Brown, & Dwayne D. Gremler, 2015; Gaus, 2017; Goulding, 2006; Orestes Vlismas, 2011).



Source: (Adapted from Hay, 2006)

Figure 3. 1: Term and Relation in Research Paradigm

Ontology is the philosophical study of being concerned with the nature of reality (Sharan B. Merriam, 2009). Ontology is what researchers claim about knowledge, systematic interpretation, or explanation of existence (Creswell, 2014). Ontology is the knowledge of the kinds and structures of properties, objects, processes, events, and relations in all areas of reality and truth (Gruber, 2009). The issue regarding ontology in

this research is the WBP model. This research concerns the nature and validity of the WBP model in Malaysia.

On the other hand, epistemology is concerned with philosophical claims or statements about the approach in which the world is recognized by us or made known to us (Bawden, 2005; Goulding, 2006). In other words, epistemology is the science or discipline of knowing (Buschman, 2017). The study of epistemology's issue is whether the same procedure, principle, and philosophy can be applied to develop Malaysia's WBP model.

In contrast, methodology can be defined as collecting data, describing, explaining, and predicting phenomena using chosen methods or techniques (Creswell, 2014). In other words, the methodology is the process of studying it or the science of finding out (Klaes, 2012). Usually, the methods chosen are embedded in how the researchers view reality or ontology and how knowledge is acquired, which is epistemology (Bård Tronvoll, Stephen W. Brown, & Dwayne D. Gremler, 2015; Bawden, 2005; Goulding, 2006; Gruber, 2009; Orestes Vlismas, 2011).

This study applied an exploratory research design due to the nature of the study, which is exploring the new WBP model in Malaysia. Therefore, this study's research paradigm belongs to constructivism research. Constructivists believe that there is no single reality or truth (Andrew, 2010). Therefore, reality needs to be interpreted, and thus, this research is more likely to use qualitative methods to get to those realities.

3.2. Research Approach

Inductive reasoning enhances the general hypotheses, principles, and propositions of empirical thought in all social science disciplines. Furthermore, in social science studies, inductive reasoning is an accurate measure of the qualitative method used to extend existing ideas into a new setting or develop perceptions and theories that do not exist today (Lisa M. Given, 2012). This study applies inductive reasoning because it creates WBPs that are currently nonexistent.

Methods such as theory-based or grounded theory use inductive reasoning to develop high-level systems that explain data structure analytically. The theory here is based on the data collected to make claims about the factors that determine the sample activities and the categories of interviewees from which the sample was provided (Mike Allen, 2017).

In this method, the proposition or hypothesis generated by the inductive reasoning of the data is analytically tested against new data to develop more branches of theories progressively. Content analysis is used to encourage theory formation and fabricate ideas. Thus, to construct a feasible theoretical formulation, case studies based on a full appreciation need to be selected and also understood in the field of study (Mike Allen, 2017).

When no theory-based cases are developed during the research program, this will ensure higher reliability. Induction is an essential element of scientific reasoning in qualitative research studies that strive to create a theory or model. Still, as a method to expand knowledge, it is limited by the problem of generalization outside a particular research environment (Lisa M. Given, 2012).

3.3. Method of Research

This study applies a qualitative approach to conducting the study. The empirical data is sought in the context of waqf institutions and IBIs. While developing guidelines based on Sharia law, this study will perform library research by analyzing the original books of Muslim scholars on this subject matter. The study is employed to understand the insight of the waqf institution manager or executive on the new product of waqf institutions to be used as WBPs.

Data will be collected through interviews with managers, officers, and other relevant parties within the IBIs and waqf institutions and non-interview sources such as an annual report, application form brochure, pamphlet poster, and authentic book of a Muslim scholar. In addition to gathering empirical data from interviews, data will also be collected through inspection and some documentary evidence.

3.3.1. The Qualitative Approach

A qualitative approach is about comprehending singularities, finding issues, and noting questions by investigating and apprehending undefined information. From the scholastic examination, statistical surveying, and stakeholder discussion to the well-being study, qualitative research occurs consistently in almost every work environment and education environment (Amaratunga et al., 2002).

Qualitative research has numerous options for data collection, ranging from grounded practice theory, storytelling, narration, shadowing, or classical ethnography. Qualitative research is additionally given a free bunch in other methodological approaches, such as actor-network theory or action research. The most widely recognized information-

gathering system is the qualitative research interview. However, different data collection strategies include observation and reflection field notes, group discussions, pictures, various texts, and other materials (Azungah, 2018).

Qualitative research generally classifies data into standards as the basis for systematic decisions and reporting. Qualitative research uses different information-gathering techniques, such as participant observation, non-participant observation, field notes, reflective journals, structured interviews, semi-structured interviews, unstructured interviews, and the analysis of documents and materials (Flick, 2013; Sharan B. Merriam, 2009).

The data acquired is further restructured by a particular theme or pattern. It is further resolved, and the alternative research hypothesis developed eventually provides the basis for the research statement. Some unique qualitative methods use focus groups and basic interviewing techniques. The focus group method involves a moderator facilitating small group discussions on a particular topic between selected individuals. This focus group approach is the most popular market research method for testing new consumer initiatives (Flick, 2013).

The numerous methodologies utilized are content analysis, ethnography, focus groups, in-depth interviews, semiotics, and evaluation. However, in its utmost fundamental structure, qualitative research includes examining unstructured information, such as open-ended survey questions, audio recordings, literature, pictures, videos, websites, and social media (Flick, 2013).

3.3.2. Qualitative data collection for the Study

Qualitative data collection has been a prominent topic of discussion in qualitative research at various levels. Qualitative data analysis is considered a fundamental tool for qualitative research. Although several approaches and procedures have been developed for analyzing qualitative data, the method of analyzing qualitative data has to be in line with the field of study (Uwe Flick, 2018). This study employs various interview methods (as explained in the following subsection) for its data collection. Alternatively, non-interview sources such as annual reports, application form brochures, pamphlet posters, fatwas, and authentic books of Muslim scholars were collected to gain a better understanding and to answer the third objective of the studies.

3.3.2.1. Data Sampling

A total of 20 participants were interviewed for this study. It comprises six participants in a semi-structured interview: two participants in focus group one, six participants in focus group two, and six participants in focus group three for the same set of questions. The interview was utilized to understand the issue regarding WBPs from participants who have in-depth knowledge regarding waqf and Islamic banking.

Due to the complexity of the subject matter, not all officers in the organization were interviewed. Only those who are experts in waqf and Islamic banking were interviewed. Those who were not interviewed were officers who were not involved in the day-to-day operation of waqf (SIRC) and Islamic banking (Islamic banking sector). Due to these reasons, selected sampling is therefore needed.

The study is focused on developing WBPs to address Malaysian financial inclusion. Due to this reason, this research only chose SIRC's that practice cash waqf. However, the responses from SIRC's were not very encouraging. Only PWS, YWM, and Pusat Wakaf MAWIP agreed to be research participants.

Moreover, to develop WBPs, this research also interviews Islamic banking staff and microfinance institutions in Malaysia. The response from the Islamic banking and microfinance institution sectors is very favorable. Still, due to their time constraints, it took a very long time to set an appointment with the Islamic banking staff. Since one of the WBPs is waqf takaful, this study interviewed the takaful operator staff to understand the takaful product better and apply it to WBPs. The response from the takaful staff is very favorable.

Also, to see whether WBPs comply with Sharia law, the researcher interviewed several Sharia scholars who are experts in the fields of waqf and Islamic banking. The response from Sharia scholars is also very favorable. Table 3.1 illustrates the demographic profile of this study's respondents. Other than that, the researcher also refers to hadith and several fatwas in Malaysia to gain a better understanding of the subject matter.

Table 3.1: Demographic Profile of the Respondents

No	Respondent	Education Level	Designation	Institution	Age Group	Working Experience	Interview Date	Focus Group/Semi-structured interview
1	Dr. Ridzwan Bakar	PhD	Senior Lecturer & BOD	MMU & Pusat Wakaf MAWIP	40-45 years old	20 years	29 th October 2020	Focus Group
2	Puan Nawal	Bachelor	Executive	PWS	30-35 years old	15 years	29 th October 2020	Focus Group
3	Dr. Surita Hartini	PhD	Senior Lecturer	UiTM	41 - 45 years old	10 Years	6th November 2020	Semi-structured interview
4	En Mohd Bokhari Mat Doa	Bachelor	Executive	YWM	35 - 40 years old	15 years	19th December 2020	Focus Group
5	En Mohd Fadhil	ACCA	Executive	Islamic Bank	40 - 45 years old	10 Years	19th December 2020	Focus Group
6	Puan Nurul Hidayah	Bachelor	Executive	Takaful	30-35 years old	10 Years	19th December 2020	Focus Group
7	En Suria Hadi	Bachelor	Executive	Takaful	30-35 years old	10 Years	19th December 2020	Focus Group
8	Dr. Ashran	PhD	Senior Lecturer	UiTM	35-40 years old	15 Years	19th December 2020	Focus Group
9	En Shahrul Ambar	Bachelor	Executive	MFI	40-45 years old	15 Years	19th December 2020	Focus Group
10	En Hassan Basri	Master	Executive (Sharia)	Islamic Bank	30-35 years old	15 Years	17th April 2021	Semi-structured interview
11	En Mohd Afif Abdul Manan	Bachelor	Executive	Islamic Bank	30-35 years old	15 Years	18th April 2021	Semi-structured interview
12	En Haikal Arif	Bachelor	Executive	Islamic Bank	30-35 years old	15 Years	30th May 2021	Semi-structured interview
13	En Ahmad Ridzwan Ismail	Bachelor	Unit Manager	Takaful	41 - 45 years old	15 years	31st May 2021	Semi-structured interview
14	En Mohd Khairul Amri	Bachelor	Executive	Islamic Bank	30-35 years old	15 Years	5th June 2021	Semi-structured interview
15	En Wan Zaidi Wan Othman	Bachelor	Assistant Branch Manager	Islamic Bank	41 - 45 years old	15 Years	7th June 2021	Focus Group
16	En Nasoha Jaiman	Bachelor	Executive	PWS	30-35 years old	15 Years	7th June 2021	Focus Group
17	Ustaz Nasrul Hakim Roslan	Master	Lecturer	UiTM	30-35 years old	10 Years	7th June 2021	Focus Group
18	Dr. Nasir Ayub	PhD	Senior Lecturer	UiTM	41 - 45 years old	15 Years	7th June 2021	Focus Group
19	En Zaimi	Bachelor	Executive	Takaful	30-35 years old	10 Years	7th June 2021	Focus Group
20	Pn Natasha	Bachelor	Executive	Takaful	30-35 years old	10 Years	7th June 2021	Focus Group

Source: (Developed for the current study)

3.3.2.2. Data Triangulation

Data collection in qualitative research is dominated by interviews, the most widely used method of gathering information. Data triangulation processes will help ensure the overall validity and quality of the study (Flick, 2007; Merriam, 2016). The interview

process is a technique for questioning research participants and eliciting verbal responses. In contrast, the triangulation process is a method of cross-checking the information gathered with information gathered using other techniques, such as document analysis and observation, to ensure that it is accurate. Therefore, this study employs two primary data collection techniques: interviews and document gathering. (Refer to Table 3.2.)

3.3.2.3. The Pilot Interview

A pilot study should be implemented before commencing the main study. The focus is to develop a starting point for the waqf structure. A pilot interview assists the researcher in both refining the data collection plans and providing some theoretical clarification to the research design. There were three pilot interviews; the first pilot interview was with a waqf institution's Board of Directors from Pusat Wakaf MAWIP Sdn Bhd. The second pilot interview session was with an Islamic bank institution manager and a Muslim scholar.

The pilot study should introduce the researcher to the personnel and personalities of the interviewees and offer the opportunity to reflect on the prior understanding of the main study. The reflection caused this study to re-examine the initial understanding and assumptions on the emphasis and importance of certain relationships while de-emphasizing others. The findings from the pilot study should inform this research on how different waqf institutions in Malaysia manage waqf properties, thus providing an overview of the waqf structure to be implemented by WBPs. The preliminary study should be undertaken at the same waqf institution that explores the subject matter in depth.

3.3.2.4. The Research Interviews

Interviews form a significant part of the empirical data. Interviews play a crucial role in the robustness of this study. Thus, the purpose of an interview is to get other people's perspectives and how they render meaning to events of interest, or the process of getting information out of their thinking.

Interviewees with insider information can better assist the researcher in understanding how waqf has worked in their organization. This information can then be implemented in the structure of WBPs. Therefore, an interview is considered a conversation to acquire knowledge from the interviewees. This research used focus groups and semi-structured interviews to flesh out the holistic WBP theory.

Focus groups and semi-structured interviews were used because they offered more significant opportunities to tap into realities beyond the interviews' contexts than a structured interview. They were carried out based on an interview guide. A semi-structured interview informed by prior understanding can guide the process, but not to the point of structuring the queries. These are the two tasks that the interviewer or researcher must always keep in mind:

- a) To follow the researcher's line of inquiry, as reflected by interview protocol.
- b) To ask actual (conversational) questions in an unbiased manner.

If an interviewer only assumed the task (a) of following their line of inquiry, this study may be inclined towards a structured interview. It could also be a positivist approach because the discussion might serve as a diagnostic effort. On the other hand, if only task (b) were emphasized, it would bear similarity to an unstructured interview, which might be found more often in an interpretive approach.

3.3.2.3. Unstructured Interview

In an unstructured interview, the interviewer can find important information that seemed unused before the interview and ask the interviewee to move on to the next topic. Unstructured interviews allow interviewers to build excellent relationships with interviewees because of their similarities to broader conversations. To this end, they are often involved in learning new topics, such as new WBPs. Because the nature of the unstructured interview provides a more honest answer, structured interviews are often considered stressful because of their formality. It can potentially create questionable challenges for their social convenience (Uwe Flick, 2018).

This study uses unstructured interviews in the pilot test interview to get a general idea of waqf, cash waqf, how cash waqf was practiced in Malaysia, and the products of waqf institutions, IBPs, and WBPs. The early findings from the pilot interview (unstructured interview) will form semi-structured interview questions to meet this study's objective.

3.3.2.4. Semi-Structured Interview

A semi-structured interview, which will be used the most in this study, is a research method used in the social sciences. Structured interviews have a specific set of questions that do not divert attention from the subject. The interviews were structured openly, allowing new ideas to be introduced at one point in the discussion. Those interviewed in semi-structured interviews generally have a thematic framework to follow (Uwe Flick, 2018).

However, the real issue or issues (there could be more than one issue) that the interviewer should consider during the interview should be well thought out, especially during discussions for research projects. Furthermore, it is highly recommended that the interviewer provide interview questions before the interview, which interviewers can ask differently. The prepared questions help researchers focus on the interview topic and avoid excessive digression. This freedom can help the interviewer customize their interview questions based on context or situation and the person they are interviewing (Sharan B. Merriam, 2009).

3.3.2.5. Structured Interview and In-Depth Interview

Structured interviews are also recognized as formal interviews or self-administered survey interviews. This method ensures that each interview is provided in the same order. It establishes that responses can be added and that comparisons can be made safely between subgroups or vice versa between different review periods (Sharan B. Merriam, 2009).

Qualitative in-depth interviews, on the other hand, are flexible and continuous. They are not fixed, and interviewees are often not provided with the interview questions or further details. In qualitative interviews, interviewers have an overall research plan. It does not have the correct set of questions that must be asked with valid words and in a specific order. However, the interviewer should be familiar with the topic, the relevant questions, and the format so that the essentials proceed effectively and naturally (Creswell, 2014).

Structured interviews and in-depth interviews will be used for data validation in this study. In the process of data validation, the researcher will provide the findings of this study from the unstructured interview (pilot test) and semi-structured interview to the interviewee to confirm the acceptability, unbiasedness, and validity of the data.

3.3.2.6. Focus Group

A focus group is a group interview involving a small number of demographically similar people who share other characteristics or experiences in common. The participants' responses to specific questions posed by the researcher/evaluator are investigated. A focus group is a market research technique used to better understand people's reactions to products or services and participants' perceptions about shared experiences (Boeije, 2009).

The discussions can either be guided or completely open. Focus groups can be used in market research to learn about a group's reaction to a new product or service. They can be used as a tool for program evaluation, eliciting lessons learned, and making recommendations for performance improvement. Researchers can better understand how participants react (Wengraf, 2001).

If a group's members are representative of a larger population, it is reasonable to expect that their reactions will reflect the views of the larger population as a whole. Robust discussions in focus groups are a research or evaluation method that researchers use to collect qualitative data from participants through interactive and directed discussions (Marshall et al., 2014).

3.3.2.7. Flow of Data Collection Procedure

Figure 3.2. portrays the flow of research that will be used to complete this study. An interview session will be conducted with waqf institution employees to obtain their views regarding WBPs. The interviewee must be either an executive-level or manager-level employee. The second step of the data collection procedure is to interview IBI employees. The interviewee of an IBI also has to be at the managerial level, or at least the executive level. After that, the researcher has to interview Muslim scholars to verify the WBP model. Finally, the last step of the data collection procedure is to validate the data by interviewing some experts in the waqf and Islamic banking fields.

Table 3.2. gives a clear view of the data collection method for this study. A pilot study should be implemented before commencing the main study. The focus is to develop a starting point for the WBP model. A pilot interview assists the researcher in both refining the data collection plans and providing some theoretical clarification to the research design. There will be three pilot interviews; the first pilot interview is with a waqf institution director or executive. The second pilot interview session is with a manager or executive of an Islamic bank institution, followed by a pilot interview with a Muslim scholar.

3.3.3. The Preparation of Interview Question

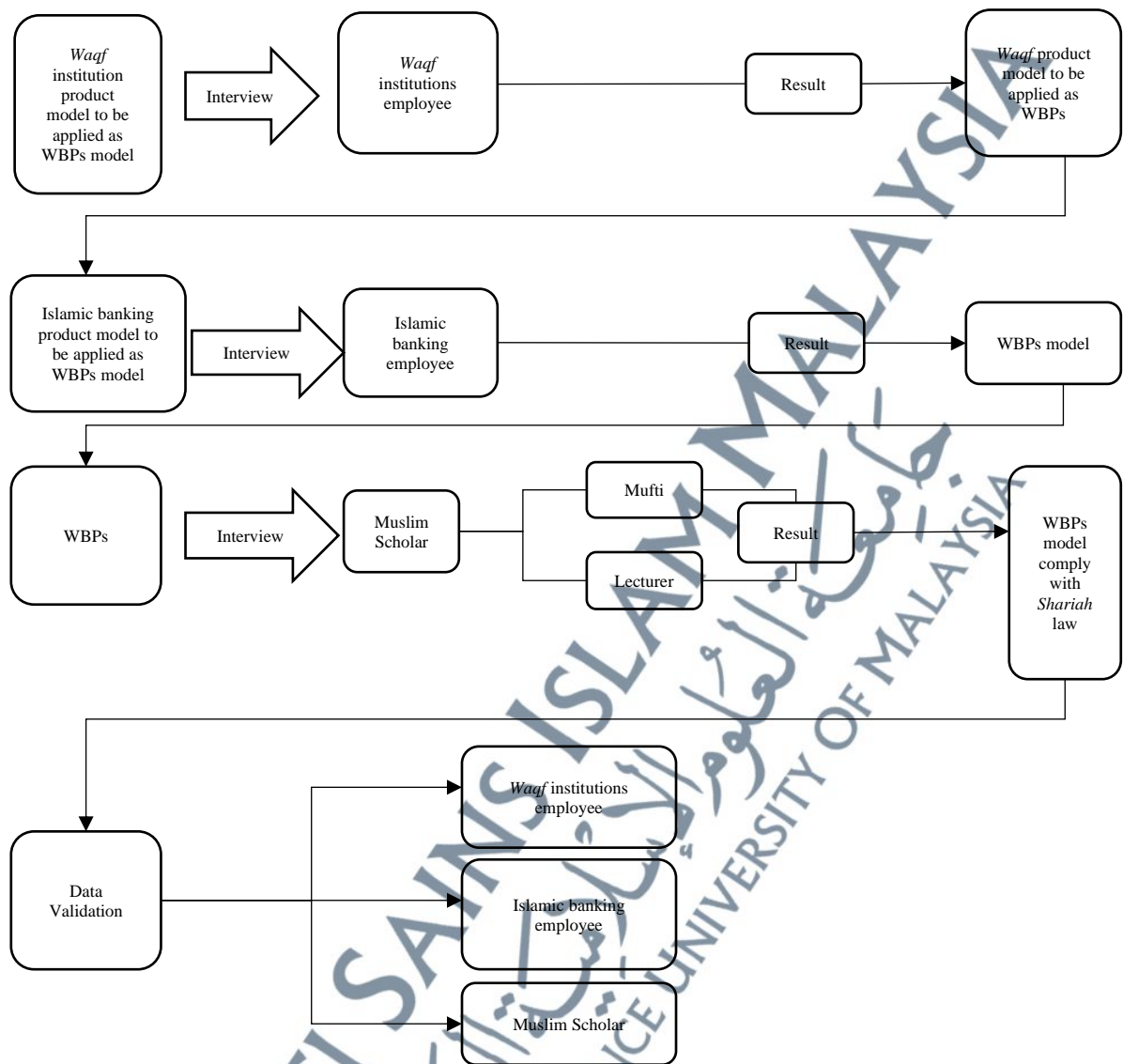
The interview questions were created with the objectives of this study in mind. The interview questions were thoroughly and carefully selected to ensure the quality of the data collection (Burton, 2000). An open-ended, semi-structured interview question was based on:

- a) WBP model in Malaysia.
- b) Islamic banking product.
- c) Waqf institution product.
- d) WBP model in accordance with Sharia law.

Based on this approach, questions were asked about the subject matter. Below is a list of the interview questions:

- 1) How does the concept of cash waqf apply within the waqf institutions in Malaysia?
- 2) Why do we need the cash waqf concept in the WBP model?
- 3) How are Islamic banking products being practiced in Malaysia?
- 4) Why do we need Islamic banking products in the WBP model?
- 5) How do we integrate waqf institutions' products with IBI products to develop the WBP model?
- 6) Why do we need the WBP model?
- 7) How can the WBP model be commensurate with Sharia law?
- 8) Why do we need Sharia guidelines in developing the WBP model?

There may have been some other questions that were asked during the interview session to understand the issues mentioned by respondents.



Source: (Developed for the current study)

Figure 3. 2: Flow of Research

Table 3. 2: Method of Data Collection

	Waqf Institutions	Islamic Financial Institutions	Muslim Scholars
Focus Group & Unstructured Interviews (Pilot)	3 Interviews	3 Interviews	3 Interviews
Focus Group & Semi-structured Interviews (Main)	Data saturation	Data saturation	Data saturation
Documents (if any)	Annual Report Application Form Enactments Brochure Pamphlet Poster	Annual Report Brochure Pamphlet Poster	Authentic book Fatwa Journal

Source: (Developed for the current study)

3.4. Data Analysis

This study used NVivo version 12 computer software and manual analysis to analyze the research data. Despite using the software, this study's input remained central in the interpretation process because this study alone wears the theoretical spectacles to understand the nature of social reality. This study integrated the chosen perspective and conceptual framework into the coding of the data. Software such as NVivo works with all qualitative research with a conceptual framework and those that do not have a conceptual framework (Albert J. Mills et al., 2010).

3.4.1. Qualitative Content Analysis

This study uses qualitative content analysis to analyze the research data. Qualitative content analysis is a method for systematically labeling and describing the connotation of qualitative data by assigning sequential parts of the transcribed interview data and text data from hadith, fatwa, and other relevant data to the categories of a coding frame. This frame is at the core of the data analysis and covers all those characteristics that feature in the description and interpretation of the transcribed interview data. Three features characterize qualitative content analysis: it reduces data, it is flexible, and it is systematic. (Flick, 2013; Sharan B. Merriam, 2009).

Contrasting with other qualitative data analysis methods that open up (and occasionally add to) data, qualitative content analysis can adapt with less material. It involves the researcher emphasizing selected characteristics of meaning, namely those aspects related to the overall research question. At hand, qualitative content analysis has such elements; some coding frames comprise well over one hundred to two hundred categories and subcategories, but eventually, the number of aspects is restricted by the number of classes a researcher can handle. Correspondingly, when defining the categories, the researcher will usually go beyond the specifics of any specific passage. Instead, the connotation of the passage will be taken to a higher level of abstraction, resulting in categories that apply to several pieces of data in slightly different passages (Flick, 2013).

A second key feature of qualitative content analysis is that it is highly systematic. The method requires the examination of every single part of the material that is in any way relevant to the research question. In this way, the technique counteracts the danger of looking at the material only through the lens of one's assumptions and

expectations. The method is also systematic in that it requires a particular sequence of steps, regardless of the exact research question and material. As is often the case in qualitative research, this may be an iterative process, going through some of these steps repeatedly and modifying the coding frame in the process. However, the steps and their sequence remain the same (Flick, 2013).

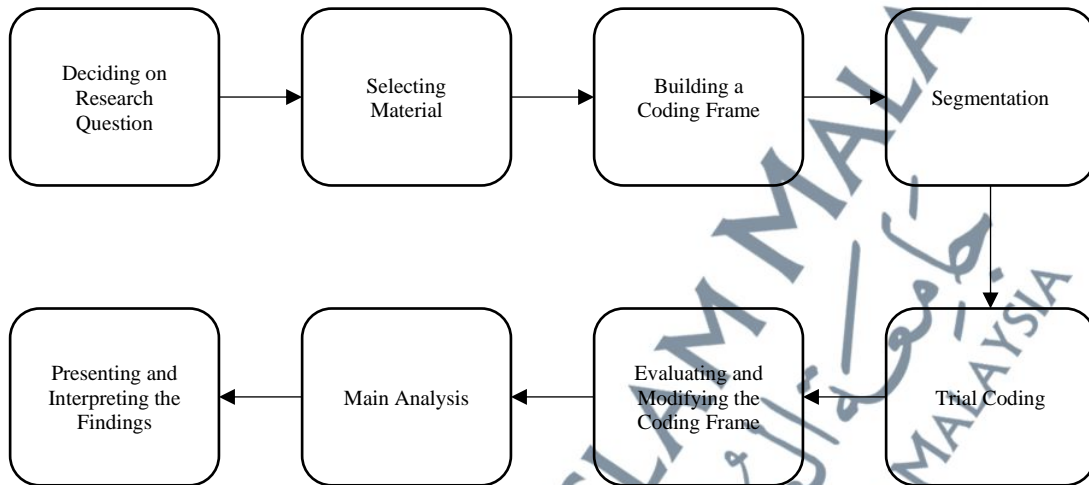
A third key feature of qualitative content analysis, especially in comparison with the quantitative version, is its flexibility. Qualitative content analysis typically combines varying portions of concept-driven and data-driven categories within any coding frame. At the same time, some of the categories should always be data-driven. It is to make sure that the classes match the data, or, to put it differently, that the coding frame provides an accurate description of the material. Qualitative content analysis is therefore flexible in that the coding frame should always be matched to the material (Flick, 2013).

3.4.2. Data Preparation

The data for this research consists of the transcribed data and relevant text such as hadith, fatwas, annual reports, etc. Qualitative content analysis is divided into a series of steps summarized in Figure 3.3. Usually, no special data preparation is necessary. There is no need for a detailed description of paralinguistic features if transcripts are used, especially if the focus is on the themes mentioned in the material. However, because qualitative content analysis is concerned with describing meaning in context, relevant context should always be made available in or with the material (Flick, 2013).

Transcripts should be complete, including the questions asked by the interviewer, not leaving out anything that may seem ‘unimportant’ while transcribing

(Flick, 2013). Building a coding frame consists of the following steps: selecting material, structuring and generating categories, defining categories, and revising and expanding the frame (Flick, 2013).



Source: (Flick, 2013)

Figure 3. 3: Steps in Qualitative Content Analysis

3.5. Chapter Summary

Research methodology refers to the methodical and scientific approach utilized by researchers to conduct studies. It involves choosing a topic, designing the study, acquiring and analyzing data, and drawing conclusions. The research design involves determining the study's overarching structure and methodology. It involves choosing the research method, the categories of data to be gathered, and the research instruments to be used. Collecting data entails gathering information pertinent to the research query. Various methods, including surveys, interviews, observations, and experiments, can be used to accomplish this.

Data analysis is the process of examining collated information for patterns and trends. It can be accomplished through various methods, such as statistical analysis, content analysis, and thematic analysis. This chapter defined the methodology, or foundation, of this research and the semi-structured interview methods employed to accomplish the chosen method. The conceptual framework of a holistic waqf structure was developed to guide the empirical investigations. This conceptual framework was adjusted to reflect the waqf setting based on waqf literature and the deeper understanding gained during the pilot study. Finally, the conceptual framework was also used to outline the analysis of the coding process.