

# Methodology of Informant Determination for the Elderly Micro Takaful Study

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## Abstract

This study was conducted to see the methodology in qualitative research for the determination of research informants. The determination of informants is based on previous research theories for the study of Micro Takaful for the Elderly which involves micro takaful supply channels with direct government cooperation and indirect government cooperation. For direct government cooperation can be divided into government and private sector or government, private sector, and NGO. Therefore, the micro takaful study was conducted as a field study involving the Department of Social Welfare (JKM) which represents the federal government directly managing services for the elderly in this country, Kifaalah Sdn.Bhd representing the Kelantan state government has offered takaful products to the elderly, Darul Ilmi Elderly Study Center representing the Federal Territories Islamic Religious Council (MAIWP) and Darul Insyirah Elderly Care and Education Center representing Non-Governmental Organizations (NGOs). In addition, this study was also conducted on private parties involving companies for the product A, B, C, D, E and F to find out whether there is direct or indirect collaboration with the government. In summary, the determination of informants for this study was conducted based on previous studies by the government, the private sector, and NGOs.

**Keywords:** Methodology, Informant, Literature Review, Micro Takaful, Senior Citizen

## Introduction to Qualitative Research

This study is descriptive research that exclusively employs a qualitative methodology. The objective of the study's qualitative methodology is to gather information and conduct an in-depth investigation with the use of interviews, documentation, and model evaluation. To truly understand the issues being investigated and the difficulties that exist, the methodologies used can provide precise and complete information (Hussin, 2016). The aim of the qualitative

research used in this study is to provide understanding and characterise the actual state of the subject being investigated, therefore responding to the constructed research question (Thomas, 2003). Also, descriptive qualitative research seeks to classify and create a taxonomy, which is a grouping of topics based on commonalities to comprehend the differences and similarities between one story and another (Lapan, 2012).

Qualitative study is the most effective method for inductive and exploratory research since it can lead to the development of hypotheses and explanations (Ghauri, 2015). According to (Denzin, 2004), qualitative research first appeared in the early 1990s, when qualitative researchers were influenced by the positivist paradigm by providing more objective, valid, and reliable interpretations in writing. Relativists are individuals who disagree with positivism in the field of history. This group is known as relativists and anti-positivists, and they are now referred to as qualitative researchers. People who advocate positivism are known as quantitative method researchers (Ahmad, 2016).

According to (Piaw, 2014), many things in the actual world cannot be explained solely by referring to numerical data in quantitative research. As a result, quantitative research approaches are not the only way to establish the validity of the findings. There are some occurrences that necessitate extensive research, particularly those involving emotion, motivation, and empathy. The qualitative technique has various advantages, including the fact that the researcher is the primary instrument in data collection; the researcher can gather findings naturally, comprehend the actual situation, and interpret a phenomenon demonstrated by participants (Flick, 2006). This method is also ideally suited to examining life events, processes, and structures, as well as social and cultural standards. Furthermore, qualitative research is one of the most effective methods for discovering and exploring new areas (Yin, 2016).

The application of this qualitative method allows for the development of concepts and understanding required to evaluate and identify the possibilities of providing micro takaful to the elderly. Following that, the qualitative data from this study will be presented in a descriptive form to provide a complete picture of the investigation. This study's data analysis approach combines documentation analysis, theme analysis, and comparison analysis so that the information acquired may contribute and channel clear information regarding the model that will be developed for giving micro takaful to the elderly.

This study focuses on providing takaful to the elderly and micro takaful under the initiative of the regulator of takaful companies, which is the Perlindungan Tenang micro takaful that has been offered by three takaful companies. However, the study related to providing micro takaful to the elderly is not discussed much, and the provision of micro takaful under Perlindungan Tenang has just received an injunction. Therefore, the researcher chose a qualitative approach. As a result, the qualitative approach is an excellent choice for this study's goal of exploring new fields.

### **Case Studies**

Case studies can be said to be a research approach that is synonymous with qualitative studies. This is due to the natural nature of the case study itself which is compatible with the philosophy and principles of qualitative research. The uniqueness of case studies as one of the research methodology approaches has given strength to qualitative studies that emphasize comprehensive understanding through a holistic approach and recognition of the uniqueness of each phenomenon studied (Noordin, 2015).

There is no specific definition for a case study. In general, it refers to a research strategy that focuses on a small number of cases in order to conduct an in-depth and comprehensive analysis on the issue at hand. It is a detailed and comprehensive investigation process of a phenomena that takes into account the entire context and process of the occurrence (Noordin, 2015). Case studies can be planned to include one or several occurrences of the same phenomenon, and they can be undertaken in multiple locations (Lapan, 2012).

Case studies are exploratory studies that allow researchers to explore "reality" by being open and adaptable (Noordin, 2015). Piaw (2014) classified case studies into three types based on their research purpose: intrinsic, instrumental, and collective case studies. Intrinsic case studies are carried out when the researcher wants to obtain a comprehensive grasp of a single situation. This study is being undertaken to acquire information about a distinctive, one-of-a-kind, and intriguing instance (Chua Yan Piaw, 2014). In fact, the major goal of a case study researcher is not to test a theory, establish a theory, or make specific generalisations, but rather to comprehend the things behind the occurrences he is investigating in depth. Intrinsic case studies are also undertaken because the researcher is curious and has an intrinsic incentive to learn the truth about the situation (Chua Yan Piaw, 2014).

The qualitative research methodology prioritises comprehensive and in-depth information over a large sample size alone. This is because, according to the qualitative trend, it is nearly impossible to acquire a deep and comprehensive understanding if the sample size is large. Consequently, the majority of proponents of quantitative research view the study's findings as superficial, extrinsic, and supported by statistical validity in terms of population size. Whereas qualitative research focuses more on internal information (intrinsic), which is supported by the necessity of excavating meaning and exploring interpretation carefully (Noordin, 2015).

There is also a strategy of combining multiple cases into a single study (called a cross-case study) for the purpose of comparison, so that the study's data and findings can be compared, and conclusions can be drawn regarding the obtained comparison. Nonetheless, the comparison is not determined by identifying similarities and differences between multiple cases. On the other hand, comparisons are conducted to obtain answers to queries that necessitate comparison, followed by the formation of distinct and exhaustive conclusions for the purpose of leveraging research contributions. To achieve this objective, it is necessary to determine the similarities and differences between the selected case studies prior to beginning the comparison process, after the research results have been obtained and analysed by providing meaningful and useful information (Noordin, 2015).

Comparatively, instrumental case studies are conducted to comprehend theory or problems associated with theory. For case studies conducted to explicate the theory, the collected data serves as supporting evidence for comprehending the relevant theory (Piaw, 2014). Regarding the collective case study, it is a combination of several large-scale and comprehensive instrumental investigations. The purpose of this study is to enhance the researcher's understanding of a theory or to develop a theory from a broader context. Researchers are able to link hypotheses and generalise about the study population based on the findings of collective case studies (Piaw, 2014). Additionally, Creswell (2012) categorises case studies into three categories, which can be described as follows

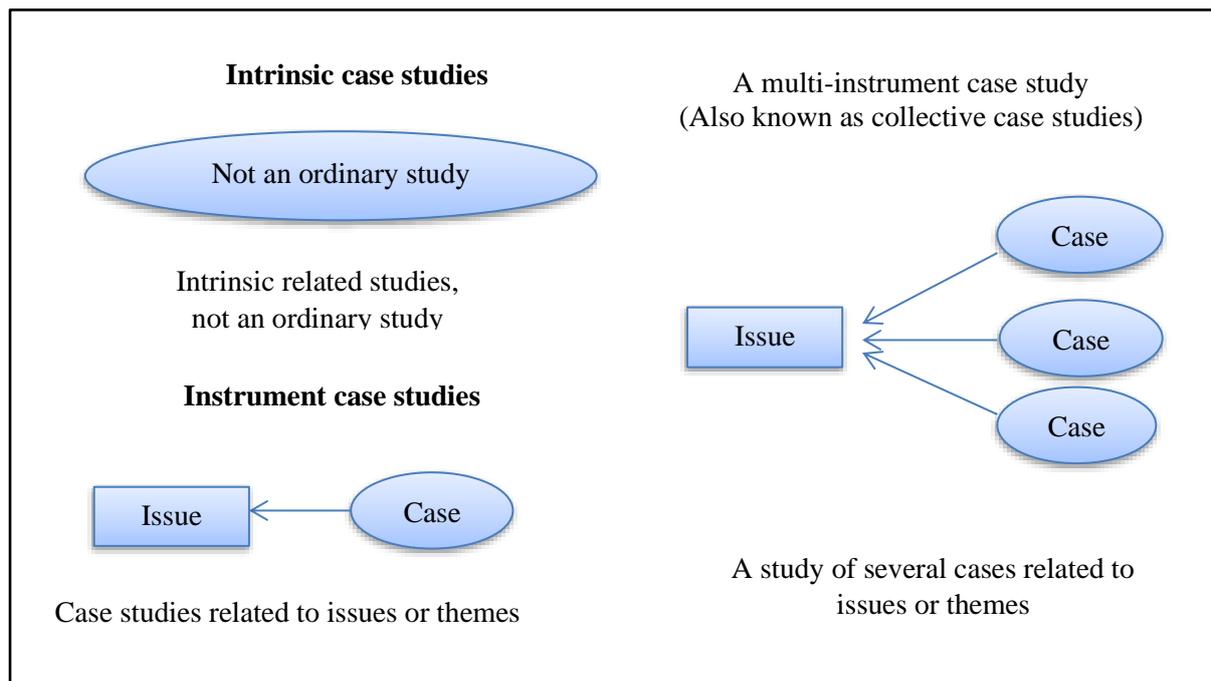


Figure 1: Types of case studies in qualitative

According to the diagram, the intrinsic case study attempts to study the intrinsically rather than the conventional case study. An instrument case study aims to investigate a case that provides insight into an issue or theme, whereas a multi-instrument case study aims to study numerous instances connected to an issue or theme (Creswell, 2012). According to (Lapan, 2012), multiple case studies are typically developed for comparison purposes and are also known as comparative case studies. Many case studies of the same type, whether in one or many locations, share basic characteristics.

(Stake, 2006) also divides case studies into two categories: intrinsic and instrumental case studies. Intrinsic case studies are undertaken to acquire a thorough understanding of specific cases. It is carried out in order to gather information about a rare, one-of-a-kind, and intriguing case (Piaw, 2014). Whilst instrumental case studies are conducted to better understand theory or problems relating to theory (Lapan, 2012). For this case study to demonstrate the theory, the data obtained serves as supporting data to grasp a theory or concept (Piaw, 2014).

A qualitative research design as a case study (Ritchie, 2014) is very appropriate when used to study something rare and still new (Gabriel Cepeda and David Martin, 2005), as well as being able to gather data and information in depth about emotions, feelings, motivations, certain behaviours, social situations, or specific events (Piaw, 2014). Case studies become necessary in this context due to the desire to comprehend complicated social phenomena. Furthermore, case studies include a process that might assist researchers in investigating a study (Yusoff, 2001).

This study therefore conducts research in the form of a multi-instrument case study, also known as a collective case study, with a variety of case studies for the purpose of analysing and comparing the offering of takaful products to the elderly in three takaful companies that offer micro takaful below initiative Perlindungan Tenang. In this study, we also carried out a "cross-case study" in which we contrasted the market-available micro-

takaful goods under the Perlindungan Tenang project with the approach of providing takaful products to the elderly.

### Determination of Informants in Research

Before conducting an interview, the researcher must determine who will be interviewed or who will serve as the informant for the study. The researcher in this study refers to the informant in this investigation as an informant. According to Creswell (2012), the terms informant and participant may be used by the researcher. Since the term participant is commonly used in takaful research to refer to clients who partake in takaful, researchers avoid using it.

Furthermore, throughout his research, he used the terms subject or informant to refer to the informant (Easterby-Smith, 2015). Although Lecompte (2013) uses the term informant to represent research participants or informants in his book *Research Method*. As a result, the researcher refers to the interviewee or informant in this study as an informant. Meanwhile, a consumer who participates in takaful is referred to as a participant.

Finding research informants typically involves establishing what the researcher wants to know and who's perspective to obtain. Purposive or theoretical sampling are two methods that researchers might employ to select informants in qualitative research who may be able to advance understanding of the topic being investigated (Lebar, 2014).

The researcher chose the study's informant based on analysis from a prior study that was constructed as a theoretical study, specifically the provision of micro takaful incorporating both direct and indirect government assistance, as shown in the following diagram:

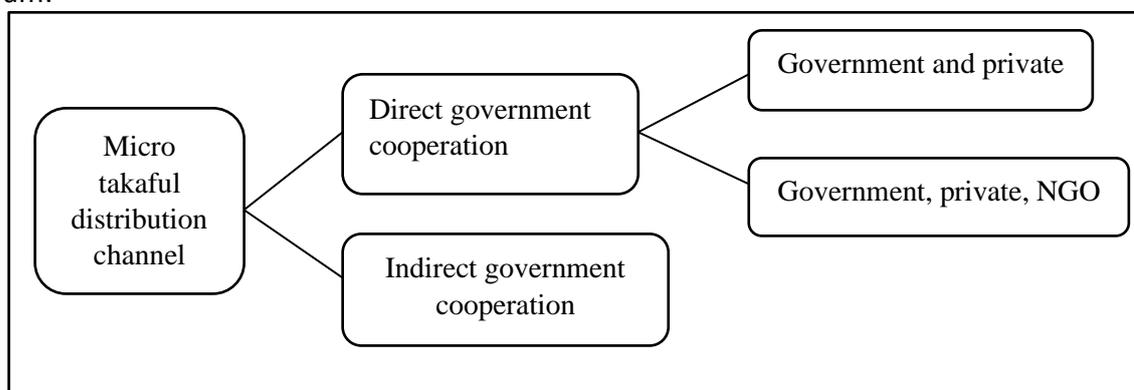


Figure 2: Theoretical The study is built on previous studies

Based on Figure 2, the theoretical study built on earlier studies has urged researchers to choose wisely for providing micro takaful to the elderly through channels with direct government collaboration, involving government and private collaboration, or involving government, private, and NGO collaboration. As a result, this study was carried out in two stages, the first of which involved the government and non-governmental organisations and the second of which involved takaful enterprises, which are private parties.

### Government and Non-Government Bodies

The Social Welfare Department (JKM), which represents the federal government and directly oversees services for the elderly in this country, was a participant in the first phase of the field study. The Federal Territories Islamic Religious Council (MAIWP), Darul Ilmi Elderly Study Center, and Darul Insyirah Elderly Care and Education Center have all provided takaful

products to the elderly on behalf of the Kelantan state government and Non-Governmental Organisations (NGOs) respectively.

### Federal Government

JKM is the representative of the federal government in providing direct services to the elderly in this country. Therefore, field research with JKM has been conducted involving four parts as follows

Table 1

*Interview with the Department of Social Welfare (JKM)*

Informant	Code	Position	Division	Method of interview
1	JKM 1	Chief Assistant Senior Director	Senior Citizens Division (Institutional Services Branch)	Face-to-face interview
2	JKM 2	Assistant Director	Division of Productive Welfare	Face-to-face interview
3	JKM 3	Chief Assistant Director	Community Welfare Voluntary Organizations) (Branch of Welfare Voluntary Organizations).	Interviews by phone and email
4	JKM 4	Chief Assistant Director	Senior Citizens Division (Secretariat Branch of the National Senior Citizens Advisory and Consultation Council).	Face-to-face interview

*Source:* Prepared by researchers based on field studies

According to the schedule, the researcher interviewed four different sections of the Secretariat of the National Elderly Advisory and Consultation Council, including the section of the elderly who manage the institution's service branch, the productive welfare section, the community section, and the senior citizen section (MPPWEN). Researchers performed face-to-face interviews with all informants during field research with JKM, with the exception of one informant from the Community section (a branch of the Charitable Voluntary Organization) who was interviewed by phone due to time restrictions on the informant's part. Yet, the telephone interview that followed (Mark Easterby-Smith, 2015) can be used in research for data collecting. Interviews with the aforementioned parties can provide information about elderly individuals living in institutions, elderly people living in the community, elderly people receiving financial help, and JKM's discussions about elderly issues with other parties.

### State Government

For the benefit of the state of Kelantan, field research was conducted with Kifaalah Sdn. Bhd. This is due to the fact that Kifaalah Sdn. Bhd. was instrumental in establishing the Senior Citizens Kifaalah Takaful Scheme programme, which is wholly owned by the Kelantan Menteri Besar Corporation (PMBK) (Kifaalah Sdn. Bhd., 2018). The following table provides an explanation of the three sections of this field study:

Table 2

*Interview with Kifaalah Sdn.Bhd*

Informant	Code	Position	Division	Method of interview
1	K1	Executive	Finance and Administration, Kifaalah Sdn. Bhd.	Face-to-face interview
2	K2	Assistant Executive	Data base, Kifaalah Sdn. Bhd	
3	K3	Executive	Marketing, Kifaalah Sdn. Bhd	Face-to-face
4	K4	Assistant Executive	Marketing, Kifaalah Sdn. Bhd. Kifaalah Sdn. Bhd	interview

*Source:* Prepared by researchers based on field studies

In accordance with the timetable, the researcher interviewed four informants from three sections: two individuals from the marketing section, one from the database section, and one each from the finance and administration section. Face-to-face interviews with representatives from the database and finance departments. Then, face-to-face groups consisting of executives and assistant executive conducted interviews with the marketing department.

Information pertaining to the source of funds for contributions provided to participants was covered in interviews with the finance and administration department and the database department. Then, during an interview with the marketing division, questions pertaining to the supply strategy and senior benefits provided by the Takaful Kifaalah Warga Emas Plan in the state of Kelantan were addressed.

**State of Islamic Religious Council (SIRC)**

The Darul Ilmi Elderly Study Center represents the Islamic Religious Council of the Federal Territory (MAIWP) which has conducted interviews with informants as follows:

Table 3

*SIRC Representative Interview Informant Information*

Informant	Code	Position	Institution	Method of interview
1	DI	Principal	Darul Ilmi Center for Elderly Studies	Face-to-face interview

*Source:* Prepared by researchers based on interviews

Based on the table, the researcher conducted a face-to-face interview with the Darul Ilmi Elderly Study Center's principal. The purpose of the interviews was to determine the role of MAIWP in the development of the elderly in the state, the sources of funds used for the management of the institution, as well as the participation requirements and potential of the elderly in takaful institution.

**Non-Governmental Organizations (NGOs)**

Darul Insyirah Elderly Care and Education Center is a non-governmental organization (NGO) that is active in this country. The interview informant information is as follows:

Table 4

*Interview Informant Information of NGO Representatives*

Informant	Code	Position	Institution	Method of interview
1	DS	Manager	Darul Insyirah Elderly Care and Education Center	Face-to-face interview

*Source:* Prepared by researchers based on interviews

Based on the table, the researcher conducted a face-to-face interview with the manager of Darul Insyirah Care and Education Center for the Elderly. The purpose of the interviews was to find out the role of NGOs in the development of the elderly, the sources of funds used for the management of the institution as well as the needs and potential of the participation of the elderly in this institution to participate in takaful.

Researchers have successfully conducted interviews with JKM, Kifaalah Sdn Bhd, Darul Ilmu Elderly Study Center, and Darul Insyirah Elderly Care and Education Center for this phase's field research. This finding will describe the assistance and services provided to the elderly in this country. Then, based on this information, the researcher can identify the potential of cooperation as a supply strategy as well as protection requirements that can be proposed as takaful protection benefits for the elderly to fill the gap in unprovided services and assistance.

**Private involves Takaful Company**

The second phase of the field study involved the regulator of takaful companies, namely Bank Negara Malaysia (BNM), three takaful companies that offer takaful products to the elderly, and three takaful companies that offer micro takaful as part of the Perlindungan Tenang initiative.

**Regulator of Takaful Company**

Bank Negara Malaysia (BNM) is the regulator for the insurance and takaful industry in this country. Interview information with informants representing takaful company regulators is as follows

Table 5

*Interview Information with Regulators*

Institution	Code	Position	Department	Method of interview
Central Bank of Malaysia (BNM)	(BNM)	Analyst	Islamic Banking and Takaful	Face-to-face interview

*Source:* Prepared by researchers based on field studies

Based on the schedule, researchers have conducted interviews with analysts in the Islamic Banking and Takaful department face-to-face with informants. An interview conducted to find out about the initiative given by the regulator to takaful companies for offering micro takaful to the elderly in this country.

### Takaful Scheme for the Elderly

Three companies that have specifically provided takaful schemes to the elderly were the subjects of field research. The three takaful companies were interviewed, and the results are listed in the table below.

Table 6

#### *Informant List of Takaful Products for the Elderly*

Company	Product	Code	Position	Department	Method
S1	A	Informant	Assistant Vice	Training	Individual face to face
		A1	President	Academy	
		Informant	Assistant Vice	Actuary and Product Development	
S2	B	A2	President	Product Development	Group face to face
		Informant	Chief		
		B1	Manager		
S3	C	B2	Executive	Product Development	Individual face to face
		Informant			

*Source:* Prepared by researchers based on field studies

Based on the table, the researcher conducted an interview with the S1 Company's Assistant Vice President in the Training Academy Department, as well as the Assistant Vice President in Actuarial and Product Development. Individual, face-to-face interviews were undertaken with both informants. For S2 company, interviews were performed in groups and face-to-face with Product Development Department heads and managers. Individual face-to-face interviews were done with executives in the product development department of S3 company. Interviews were performed to learn about the takaful providing products offered to the elderly, such as offering strategies, product benefits, responsiveness, and engagement of the elderly in the products offered.

### Perlindungan Tenang Initiative Micro Takaful Scheme

A field study was conducted with three companies that offer micro takaful products under the Peaceful Protection initiative (Informan BNM, 2019). The following is a list of interview information that has been conducted with the three takaful companies.

Table 7

*List Micro Takaful Product Informant under Perlindungan Tenang*

Company	Product	Code	Position	Department	Method
S4	D	Informant	Assistant	Product Marketing	Individual face to face
		D1	manager		
		Informant	Chief	Marketing, Micro Takaful and CSR	
S5	E	Informant	Manager	Marketing, Micro Takaful and CSR (Product)	Group face to face
		E2			
		Informant	Manager	Marketing, Micro Takaful and CSR (CSR)	
S5	E	Informant	Manager	Shariah	Individual face to face
		E4			
		Informant	Agent	<i>Online distributiom</i>	Telephone
S6	F	Informant	Vice		Individual face to face
		F1	president	Bancatakaful	
		Informant	Vice	Shariah	Individual face to face
		F2	president		

*Source:* Prepared by researchers based on field studies

According to the Table 7, interviews with informants were conducted face-to-face with all informants except informant E5 completed over the phone because this product offering is only available online. Interviews were conducted to learn more about the micro takaful offering products available through the Perlindungan Tenang initiative, such as offering strategies, product benefits, and product feedback.

### Model Evaluation Determination

The model was also evaluated by three parties: one business representative and two academics who work in the industry as Shariah advisors. The industry representative was chosen from S1 and S6, the same companies that have offered both takaful schemes, takaful for the elderly and micro takaful under the Perlindungan Tenang initiative. Academics with competence as Shariah advisors for Waqf Selangor Muamalat and Shariah advisors in the takaful industry with expertise in waqf and zakat. The table below depicts a summary of the model evaluation list:

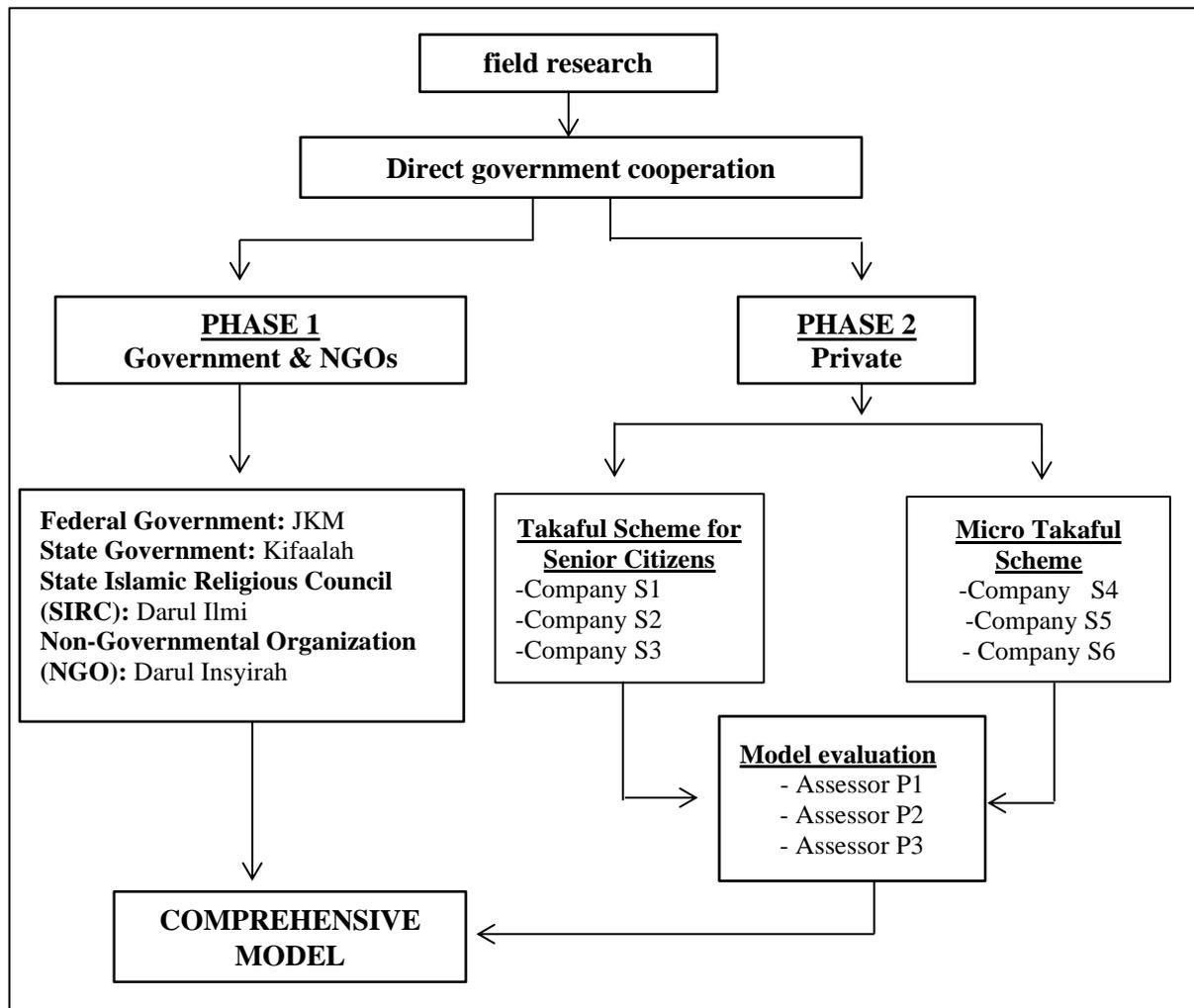
Table 8

*List of Model Evaluators*

Company	Code	Position	Department	Evaluation Method
Company S1/S6	P1	Vice president	Shariah	Individual face to face
Academic Member & Shariah Advisor	Code	Area of Expertise	Department	Evaluation Method
Azizi Bin Che Seman, Wakaf Selangor Muamalat	P2	Waqf	Syariah and Economics, Academy of Islamic Studies, University of Malaya	Individual face to face
Dr. Luqman Bin Haji Abdullah, Zurich Takaful	P3	Waqf and Zakah	Fiqh and Usul Academy of Islamic Studies, University of Malaya	Individual face to face

*Source:* Prepared by researchers based on field study information

Based on the table, the researcher performed an interview with the three assessors, including a face-to-face evaluation of the model. Model evaluation is based on models developed by researchers using analyses of previous studies and field experiments. Value models based on the use of waqf and endowment money; CSR Waqf, zakat, and diverse sources of funds that are individually assessed by the assessor on the use of funds. Model review takes place on two levels as well. The researcher receives the recommendations and comments in the first stage. The researcher then verifies the model adjustments based on the evaluator's remarks in the second stage.



**Conclusion**

This article describes the procedure used to collect the research data; the choice of informants for the field study was made based on the conceptual framework from earlier studies, which held that micro-takaful supply channels could be carried out through both direct and indirect supply channels with the government. Researchers have made an objective decision by deciding on a micro-takaful supply channel with direct government collaboration for the initial stage of micro-takaful supply, which involves the government and the private sector, or another technique that involves the government, private sector, and NGOs.

As a result, field research has been carried out in conjunction with the government, particularly JKM, which represents the federal government and oversees senior services in this state. The Federal Territories Islamic Religious Council (MAIWP) is represented by the Kifaalah Sdn. Bhd., the Darul Ilmu Elderly Study Center, and the NGO is represented by the Darul Insyirah Elderly Care and Education Center. These three organisations have provided takaful products to the elderly. Three takaful companies that cater to the elderly as well as three micro takaful companies operating under Perlindungan Tenang were also involved in this study, which was performed in collaboration with private parties and takaful company authorities.

The writing of this article is essential and relevant to provide exposure and insight to researchers to determine the study informants for qualitative research methods. The determination of the informants of this study begins with the strengthening of previous

studies that are formed as a conceptual framework. Then, the decision of informants is determined based on this conceptual framework.

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