CHAPTER III RESEARCH METHOD

A. Types of Research

This research is a field research, because the data are obtained from direct observation in the main branch of Muamalat Bank: Mayjend Sungkono, Raya Darmo, and Mas Mansyur.Instrument for gaining the datawere using a questionnaire by five-point of likert scale. Then this study using a quantitative approach, which is a quantitative approach based on data that can be calculated to produce a solid quantitative interpretation. By examining the validity and reliability and normality test of data.

The method used is a survey method, which in this study, researchers selected a number of respondents, in this case are the marketing staffs as the sample and giving them a questionnaire.

B. Time and Place of Research

This research was conducted at Muamalat Bank branch office Raya Darmo Street 81, branch office Mayjend Sungkono street 107 and branch office K.H Mas Mansyur street 147 Surabaya. This study was conducted on May-June, 2016.

C. Population and Sample of Research

The population in this research are all marketing staffs of Muamalat Bank branch Surabaya. They are 40 people, with details: branch office Darmo 15 people, branch office Sungkono 15 people, and branch office Mas Mansyur 10 people.

The sampling technique in this research is saturated sampling. Saturated sampling is a technique when all members of the population used as a sample. This is done if the amount of population is relatively small, or to make generalization with a very small error. Other terms of the saturated sample is census, which all members of the population be the samples¹

D. Research Variable

Variables of research is an activity to test the hypothesis, which testing the match between theory and empirical facts in the real world. Real relationship is commonly presented by leaning to the variable. The real relationship commonly read by watching the data on that variable. The variable is a label which can be rated numbers (quantitative) or the value of quality (qualitative). Variables are logically grouping of two or more attributes of the object being studied. There are two kinds of

¹Sugiyono, *Metode Penelitian Administrasi*, (Bandung: Alfabeta, 2001), 61.

²Juliansyah Noor, *Metodologi Penelitian*,(Jakarta: Kencana Prenada Media Group, 2011), 47.

³Ibid., 48.

variables in this study: independent variables and dependent variable. The independent variable is the stimulus variable or variables that affect other variables. While the dependent variable is the variable that gives a reaction or response in relation to the independent variables.⁴

Independent variables in this study is the gap between sharia marketing, between theory and practice (x) and has four dimensions or indicators as a reference. The dependent variable is the score results of the assessment from its marketing practices at Muamalat Bank branchSurabaya (y) with four dimensions or indicators to be assessed. It will be testedthe differences between theoryscore and practice score.

E. Operational Definition

From the title above, there are some explanations about the operational definitions that can be used as a reference. Some operational definitions associated with this research are:

- Marketing staffs Muamalat Bank: the employees who served in marketing at Muamalat Bank. In general, marketing staffis divided into two main divisions: lending marketing, and funding marketing.
 While segmentation is divided into three: corporate, commercial, and retail.
- 2. Sharia Marketing: marketing concept which is based on Islamic principles and sharia rules, there are four main dimensions that become the benchmark, they are theist, ethic, realistic and

⁴Ibid., 49.

humanisitic. Morals and ethics in the practice of sharia marketing are differentiators with the concept of marketing in general.

F. Validity and Reliability Test

To determine the validity and reliability of the instrument can be tested as follows 5 :

1. Validity Test

Validity testis condusted by steps as follows:

a. Determining the hypothesis to the test results:

 H_0 = Score point indicator is positively correlated with the total scores

H_a = Score point indicator is not positively correlated with the total scores

b. Determining r-table

Seeing r-table with 5% significance level

c. Seeking r-count (result).

To know r-count each indicator or items can be seen on the computer processed in the annex to the corrected item total correlation which should be bigger than r-table.

d. Taking Decision:

1) basis for a decision:

If r-table is positive and > r-count, those items are valid

If r-count negative or <r-table, those items are not valid.

⁵Sugiyono, *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*,. (Bandung: Alfabeta, 2010), 126.

2) Decision

r-count value of each item is bigger than r-table (r-count>r-table) which r-table value obtained 0.3621. Then allitems are valid.

2. Reliability Test

Furthermore, since all items are valid, the next test is reliability test, the steps are almost the same as validity test:

- a. Determining hypothesis for test result:
 - 1) H_0 = Item scores positively correlated with the the composite factor.
 - 2) Ha = Item scores are not positively correlated with the composite factor.
- b. Determining r-table.

Seeing r-table with 5% significance level

c. Seeking r-count (result).

In this case r-count is the number of alpha located at the end of the spss output, in the appendix at the end of the r-count output.

d. Taking decision:

- 1) Basis for taking decision:
 - Cronbach Alpha < 0.6 = poor reliability
 - Cronbach Alpha 0.6 0.79 = reliability approved
 - Cronbach Alpha 0.8 = good reliability

2) Decision:

All statements point which used as an instrument in this study have cronbach's alpha bigger than r-table, (>r-table). Therefore we can conclude all items are reliable.

G. Data and Data Sources

The data is needed to be collected to answer the question in the formulation of the problem. In accordance with the object that have been formulated, the data collection in this research are data about company profile and the evaluation of sharia marketing implementation which obtained from questionnaires completed by the entire marketing staffs of Muamalat Bank in three main branch offices in Surabaya. The source of data in this study are:

1. Primary data

It is obtained directly from the subjects of research. Primary data in this study were obtained directly from the questionnaire containing assessment score regarding the evaluation of sharia marketing implementation by each marketing staff.

2. Secondary data

Secondary data is obtained from secondary source of data we need. Secondary data in this study is documentation of company profile obtained from main branch.

H. Data Collection Technique

The data collection technique is a way to collect the data which needed to answer the research problem formulation. And in order to obtain the data related to this research, the researchers used the instrument in the form of:

1. Questionnaire

Questionnaire is a technique of data collection which done by providing a set of questions or statements to respondents to answer. According to Masri Singarimbum, the use ofquestionnaire is the most essential thing for data collection in the field. The results of this questionnaire will be quantificated, arranging by tables and statistical analysis to draw conclusions of the study. Questionnaires were used in this study was an enclosed questionnaire, which its answers have been provided by the researchers. Questionnaire contains indicators and assessment of the implementation of sharia marketing. Which includes four dimensions: theist, ethic, realistic, and humanistic.

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⁶Juliansyah Noor, *Metodologi Penelitian* (Jakarta: Kencana Prenada Media Group, 2011), 138.

In data processing, using a likert scale associated with a statement about the attitude towards something⁷, which the measuredvariables are translated into indicator variables. Then, the indicators are used as a starting point to construct instruments which can be either a question or a statement.⁸

The guidance in scoring is as follows⁹:

Table 3.1	
Weight of rating each answer	

No	Statement	Score
1	Strongly disagree	1
2	Disagree	2
3	Doubtful	3
4	Agree	4
5	Strongly agree	5

Source: Morisson (2012:89)

⁷Husein Umar, *Riset Pemasaran dan Perilaku Konsumen,* (Jakarta: Gramedia Pustaka Utama, 2000), 137.

⁸Sugiyono, *Metode Penelitian Kuantitatif Kualitatif dan R&D*, 93.

⁹Morissan M. A., dkk., *Metode Penelitian Survei*, (Jakarta: Kencana, 2012), 89.

Table 3.2 Likert scale

Variable Dimensions	Alternative Answers	Scores
	Strongly Disagree	1
	Disagree	2
Theist (Rabbāniyyah)	Doubtful	3
/	Agree	4
	Strongly Agree	5
	Strongly disagree	1
/ / <u>/ </u>	Disagree	2
ETHIC (<i>A<mark>khlā</mark>qiyyah</i>)	Doubtful	3
	Agree	4
	Strongly agree	5
	Strongly disagree	1
	Disagree	2
REALISTIC (Waqiyyah)	Doubtful	3
	Agree	4
	Strongly agree	5
	Strongly disagree	1
	Disagree	2
HUMANISTIC (<i>Insāniyyah</i>)	Doubtful	3
()	Agree	4
	Strongly agree	5

From those four dimensions, it will be tested to the marketing staff through statements in the questionnaire. And the indicators for each dimensions according to Hermawan Kartajaya are as follows¹⁰:

- a) Theist dimension: believing in sharia laws is the fairest, most perfect, most aligned with any form of kindness, most can prevent any kind of damage, the most able to realize the truth.

 And can be described through three points:
 - 1) Sharia marketer believes that Islam had arranged everything in life.
 - 2) Sharia marketer believe that Islam provide a solution for benefit of many people.
 - 3) Marketing activities are guided by the teachings of Islam were able to prevent the sleaze.
- b) Ethic dimension: promoting moral virtue in all business acitivities, and it can be described through three points:
 - 1) Sharia marketer is a fair person and has a fellow feeling.
 - 2) Sharia marketer is a honest person.
 - 3) Sharia marketer always keeps promise and humble.
- c) Realistic dimension : has a flexible marketing concept, professional and expert in the field of marketing. It can be described through three points :

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¹⁰Hermawan Kertajaya. *Syariah Marketing*, (Jakarta: Mizan, 2005), 20.

- Sharia marketers are able to follow the market conditions and business which always change.
- 2) Sharia marketers have a reliable competency
- 3) Sharia marketers are able to take an advantage of emerging opportunities.
- d) Humanistic dimension: has a universal and broad sense of humanity. It can be described through three points:
 - 1) Sharia marketers do not discriminate people according to their status or ethnic.
 - 2) Sharia marketers give their best service to all people.
 - 3) Sharia marketers able to establish communication and harmonious relationships with other people.

Although every dimension has three points of indicator to be tested. It wil be mentioned five statements for respondents in the quistionnaire. Two additional statements will strengthen the second and third points. Thus, there will be five statements in the questionnaire.

To process the data, researcher give twenty scores as a maximum score which divided into five statements for each dimension. Twenty scores with four dimensions will meet one hundred scores for overall dimensions. So it will meet the same quantity for both theoretical and practical aspects by five

statements. Because in paired t-test, both two things which will be compared must have the same quantity.

2. Interview

The interview is one of the techniques of data collection is done by dealing directly with that in the interview. The interview is a means of rechecking or verification of the information or information obtained previously. The essence of the interview method of this method is always some interviewers, respondents, interview material, and guidelines for the interview.

The interviewer is the person who uses the interview method at the same time he acted as a leader in the interview process.

Respondents were interviewed, requested information by the interviewer. Interview material is a question asked of respondents, ranging from problems or research purposes.

Guidelines interview is an instrument used to guide the course of the interview. In this case, the researchers conducted interviews directly to the operations manager and a marketing staff in Muamalat Bank Branch Surabaya.

I. Data Analysis Technique

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¹¹Ibid., 138

¹²Burhan Bungin, *Metodologi Penelitian Kuantitatif*, (Jakarta: Kencana 2009), 126.

Data analysis technique using quantitative analysis, by statistical method t-test using the data that already exists. Data analysis techniques in this study using a paired t-test computer-assisted SPSS 19.

Reasons for using paired t-test is to determine whether there is a gap between the concept of sharia marketing (the dependent variable) with the practice of marketing at MuamalatBank branch Surabaya. The following testfor analysis techniques used in this study:

1. Normality Test

In order to analyze the model and obtaining the representative results, test of normality is a must. Normality test used to determine whether a population have normal distribution of data or not. This test is usually used to measure the ordinal scale, interval, orratiodata. In this study, test for normality by using One Sample Kolmogorov-Smirnov with 0.05 significance level. Data are normally distributed if the significance level is bigger than 5% or 0,05.

2. Pairedt-test

no is accepte

average of two samples¹³. Test criteria are t-count < t-table then

H0 is accepted and if t-count > t table then H0 is rejected. To

According to Jonathan Sarwono, paired t-test is to compare the

¹³Jonathan Sarwono, *Analisis Jalur Untuk Riset Bisnis dengan SPSS*, (Yogyakarta : Andi Publisher, 2007), 157.

calculate t-table uses the terms $\alpha = 0.05$. To determine whether this hypothesis be rejected or not is stated as follows:

- a. If t-count < t-table, then H_0 is accepted, it means there is no gap between the concept of sharia marketing with marketing practices in PT. Bank Muamalat Tbk. branch Surabaya.
- b. If t-count > t-table, then H_0 is rejected, it means there is a gap between the concept of sharia marketing with marketing practices in PT. Bank Muamalat Tbk. branch Surabaya.