

CHAPTER III

RESEARCH METHOD

3.1. Type of Research and Research Approach

This research is a descriptive study with a qualitative approach. Bogdan and Taylor in Moloeng (2007: 4) define qualitative research as a research procedure that produces descriptive data in the form of written or oral words from people and observed behavior from the phenomenon that occurs. Furthermore, Moleong (2007: 11) suggests that descriptive research emphasizes data in the form of words, images, and not numbers caused by the application of qualitative methods. In addition, everything collected is likely to be the key to what has been studied.

3.2. Source of Data

The data used in this research is secondary data. Secondary data in the form of literature study is resulted through books, journals, publications of official government agencies.

3.3. Data Collecting Method

The method of data collection used in this writing is by the method of literature, library research is done by reading the literature that relating to and supporting this writing, in the form of print and electronic libraries (data from internet).

This data is obtained by exploring, examining, examining the knowledge contained in the literature (official documents, reference books, other research results).

1) Literature Study

Literature studies were carried out to get an overview of the various factors affecting the implementation of sustainable development in Bumiputera and BPJS insurance from studies and research that had previously been carried out both by other researchers and by various official institutions or the government. Literature studies are also conducted to find out and explore various policies regarding the implementation of development.

2) Observation Method

Observation is the technique of collecting data by searching and collecting data which is done by bending observations and research on activities that occur in an institution, company or research subject. This observation technique is used to observe directly and indirectly to observe AJB Bumiputera 1912 (Arikunto, 2006: 229). What is done when observing is observing social symptoms in the right category, observing many times and taking notes immediately by using assistive devices such as recording devices, forms and others (Mardalis, 2006: 24). Observation techniques, namely research data where the authors make direct observations in AJB Bumiputera 1912 Syari'ah Surakarata.

3) Documentation Method

Documentation comes from the word document, which means written items. Documentation, which is looking for data about things or variables in the form of notes, transcripts, books, newspapers, magazines, inscriptions, minutes of meetings, agendas, and so on (Arikunto, 2007: 231). Documents in research are a source of data because in many cases documents are a source of data and are used to test, interpret and even predict.

3.4. Research Area

According to Wina Sanjaya (2013) in her book entitled *Research Education-Types, Methods and Procedures*, themes or areas that can be worked on in educational research can be seen from various aspects, namely:

- 1) System.
- 2) Input.
- 3) Process.
- 4) output.

In this case the system obtained was taken from the research journal Fauziah (2016), while for input, it was obtained from journals related to usury and capitalism. For the process taken based on the verses of the Qur'an and Al Hadith, and for output obtained based on what is processed from the sources mentioned earlier.

3.5. Data Analysis Method

Data analysis is an effort to find and organize systematically the data that has been collected to improve understanding of research on the case under study and study it as findings for others. The data analysis used in this study is annotated bibliography analysis. Annotation means a simple conclusion from an article, book, journal, or some other source of writing, while the bibliography is interpreted as a source list of a topic. From these two definitions, bibliographic annotations are interpreted as a list of sources used in a study, where conclusions are given in relation to what is written in them.

There are four things that must be considered in an analysis of bibliographic annotations. These four things are:

- a. Identity of the referenced source.
- b. Qualifications and objectives of the author.
- c. Simple conclusions regarding writing content.
- d. Use / importance of sources referred to in answering the problems that have been formulated

The analytical procedure used in this study includes the following steps:

- a. Monitoring

This step is carried out to produce information about the causes and consequences of public policy regarding sustainable development. The researcher analyzes the relationship between the policy and the consequences obtained or with the results. Monitoring is another term for describing and explaining public policy. The

analysis departs from the collected data recognizing all decisions and actions taken relating to sustainable development. This step will produce a general description of what efforts have been made in sustainable development, the results, and an explanation of the conditions before and after the policy was implemented.

b. **Forecasting**

Forecasting is a procedure in the analysis aimed at producing factual information about the situation that will come on the basis of information that has been obtained. The results of the monitoring step which is a description and tracking of all decisions and efforts carried out are then predicted to be what the results and consequences will be in the future if a policy change is made. This can be done with the help of data about past and present trends. In this case the analysis will also be directed at finding out what values can and should be used as a guide for future actions.

c. **Evaluation**

This step produces information about the value of the use of a design and implementation of a policy. Evaluation emphasizes values, while monitoring focuses on facts. In simple terms, evaluation can be defined as a reevaluation of activities that have passed up to a certain period. In this analysis order evaluation functions to provide meaningful information about policy performance, provide input, clarification and criticism of the values that underlie the selection of policy goals and objectives.

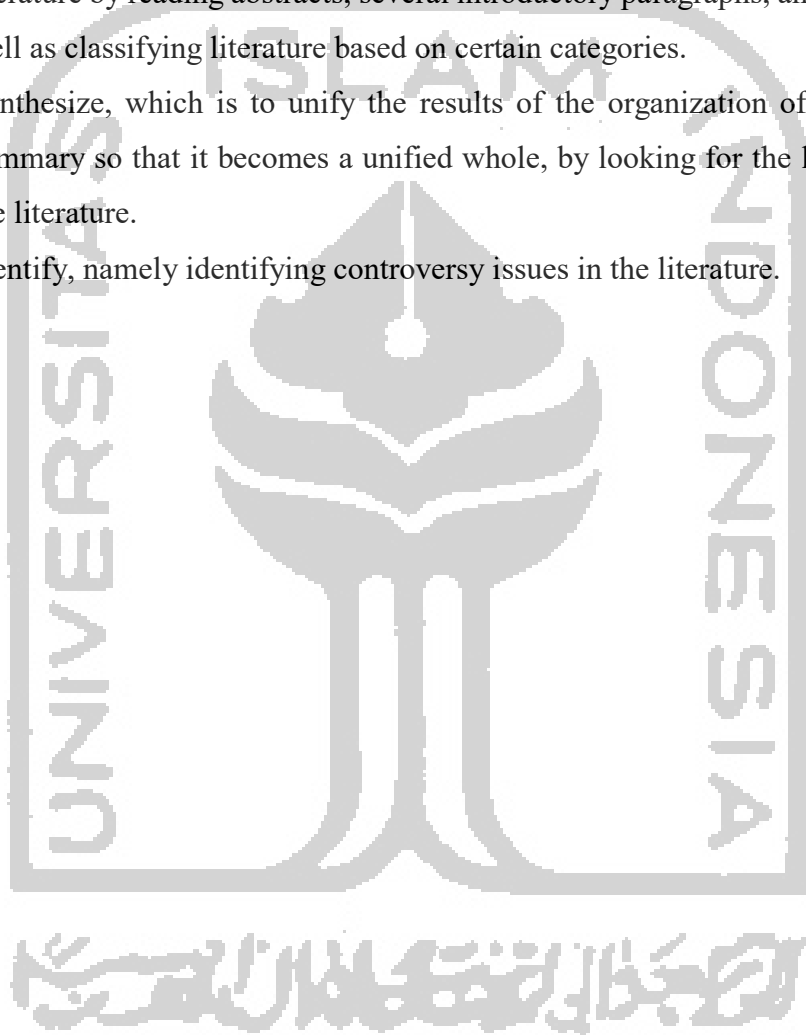
d. **Recommendation**

Comparisons between actions that are implied by Islam and actions that have been carried out or carried out produce a picture of what actions should be taken. This is the basic material for making policy recommendations.

3.6. Research Procedure

There are four procedures used in this research. The three procedures are:

- a. Organize, which is organizing literature to be reviewed. The literature reviewed is a literature that is relevant / in accordance with the problem. The stages in organizing literature are looking for ideas, general goals, and conclusions from the literature by reading abstracts, several introductory paragraphs, and conclusions, as well as classifying literature based on certain categories.
- b. Synthesize, which is to unify the results of the organization of literature into a summary so that it becomes a unified whole, by looking for the linkages between the literature.
- c. Identify, namely identifying controversy issues in the literature.



3.7. Research Flowchart

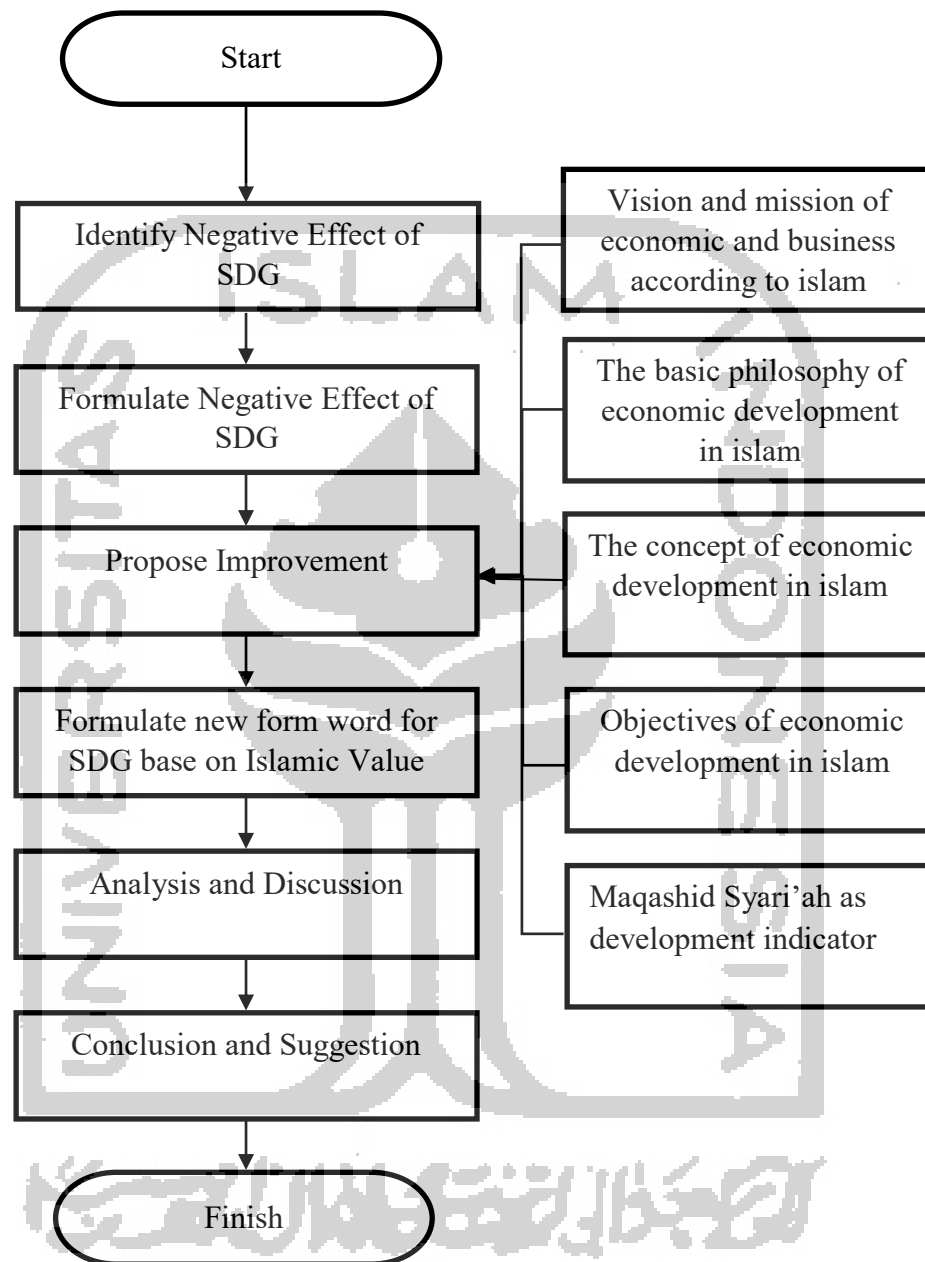


Figure 3.1. Flowchart Research