

CHAPTER 4 - RESEARCH METHODOLOGY

4.1 Introduction

This chapter discusses in detail the research methodology which is adapted to conduct the study at hand. The aim of this chapter is to describe, choose and justify the research method and approach selected. The chapter begins with a general overview of the numerous research philosophies and the choice of a specific phenomenological research paradigm will then be justified. In the following sections, the case study approach will be considered as a research strategy and justification will be provided for the selection of this technique. Subsequently, numerous issues relevant to qualitative and quantitative research methods are discussed, and the rationale will be given for opting the qualitative approach. Meanwhile, the structure of undertaking empirical work is also discussed and a complete research design follows along with the detail of data collection and data analysis methods. Finally, an action plan in the form of a case study protocol is elaborated for gathering the data from the selected case study.

4.2 Research Philosophy

According to Saunders *et al.* (2012, p. 5), “research is defined as something which is undertaken by people to find out or explore things in a systematic manner leading to an increase in their knowledge”. The phrases ‘systematic way’ and ‘to find out things’ are important. ‘Systematic’ refers to the fact that research not only relies on beliefs or values but depends largely on the logical relationships, meanwhile ‘to find things out’ explains that there exists a quest for obtaining new knowledge and comprehending things in a better manner (Neuman, 2013). Thus, research refers to a systematic and logical search for useful and new information on a specific subject or topic.

The research philosophy should be the first and foremost of all the critical issues which are considered when designing a research study. A research philosophy, (also known as the research paradigm) refers to the assumptions, or beliefs, held by the researcher regarding ways in which certain aspects or dimensions of knowledge occur (Quinlan, 2011). According to Saunders *et al.* (2012), there are two basic and dominant philosophies of research in literature; positivism and social constructionism (phenomenology). These domains are the representation of the distinctive ways which facilitate the researchers in developing the required knowledge and also possess a

pivotal position in management and business research. A brief overview of both philosophies is given below:

Positivism: The basic notion of positivism is that there is a social world which exists externally and is a stable reality. The properties of the positivistic approach need to be observed, assessed, and measured from an objective viewpoint instead of being determined in a subjective manner with reflection, intuitions, or sensation (Yanow & Schwartz, 2015). According to the positivist perspective, the researcher acts as an objective analyst and serves to connect isolated elucidations of information and data that were apparently gathered in a value-free manner. The underlying assumption of such a framework maintains that, the researcher does not influence the research work, and is independent of the biases (Saunders *et al.*, 2012).

Social Constructionism (Phenomenology): The idea behind social constructionism suggests people determine reality instead of any external or objective factors. The thoughts and feelings of people, both individually and collectively, need to be focused upon. It is essential the researcher comprehends and explains the reasons behind the diverse experiences of individuals rather than seeking basic laws and external causes in order to elaborate upon the behaviours (Easterby-Smith *et al.*, 2008, p58).

Table 1: Differentiating implications of Positivism and Phenomenology

	Positivism	Phenomenology
Researcher (Observer)	Needs to be independent of the observation	Participates in the observation process
Elaborations	Ought to depict casualty	Aim at enhancing the understanding of the circumstances
Sampling requirement	Random selection Large samples	Specific type of selection Small samples
Generalization process	Statistical computations	Theoretical conceptualization and abstractions
Research process	Deductions and Hypothesis formulation	Induction of ideas from collecting information-rich data
Human interests	Completely irrelevant	Drives the science

4.2.1 Justification for the Selection of the Phenomenology as Research Philosophy

Management experts and academicians have been involved in a constant debate regarding the application of a suitable philosophical basis for deriving research methods in management and social sciences (Berg & Lune, 2014). Both positivism and phenomenology have been pre-eminently stereotyped to some degree (Celby, 2014). In the context of management and business research, the arguments presented in the philosophical position have been sufficiently convincing. Situations in the business world are of a unique and complicated nature and arise as a product of the specific set of circumstances and individuals. They are likely to result in questioning the generalization of the research study which is carried out to portray the complications of social situations. In this study, the phenomenological paradigm was chosen as the research philosophy after taking into account the research questions which were formulated in Chapter One and the research framework developed and presented in Chapter Three. Additionally, the logic for adopting the interpretive paradigm for conducting this study is discussed below.

The study at hand is conducted with an aim to design and propose a framework which can be adopted in the banking and public sector to support and manage the decision with regards to merging in the strategic context. In order to find the answer to it, the ways in which management decisions need to adopt and implement the merging in UAE banking sectors will be discussed along with its consequences and the support of this merging on strategic planning and future decision. Just as the discussion above mentioned that the interpretive paradigm keeps the researcher connected with the topic of study, the researcher agrees to the fact that this philosophy provides a suitable foundation for developing a complete image of the subject with the help of observation, close investigation, listening to the participants, and having a face-to-face contact.

4.3 Research Strategy

A research strategy is defined by Saunders and Lewis (2012) as a generalized plan of ways in which the researcher will proceed with answering the research question. Yin (2014) presents five different research strategies that exist in the domain of social science: surveys, experiments, archival analysis, case studies, and histories. The choice of the strategy relies on the category of the research questions that have been designed, the degree of control that the researcher possesses over the actual behavioural events, along with the extent of focus placed on historical

versus contemporary events (Bryman, 2016). Some of the strategies mentioned above are associated with the deductive-quantitative tradition while the others follow the inductive-qualitative tradition (Glaser & Strauss, 2017). Yet the assigning of strategies to one or the other tradition is usually excessively simplistic. The appropriateness and compatibility of the strategy with objectives and research questions matters more than the label attached to it. This section concentrates on the case study design and indicates why it the most appropriate strategy instead of merely offering a comparative study of the qualitative research strategies.

According to Yin (2014), the case study is defined as a form of an empirical investigation that inquires about an existing phenomenon in the real-life context in a detailed manner particularly in the situation when the context and phenomenon have an unclear boundary between them. This research strategy is used widely in circumstances where the aim of the research and its objectives lie in finding answers to *what* or *how* questions (Meyer,2015). Many other researchers have also defined case study, and one of them explains it as an in-depth investigation which usually accompanies the data gathered during a specific time period, from an organization or groups of organization with a view of analysing the context and processes underlying a study (Verschuren et.al. 2010). In this way, the case study provides researchers the potential for understanding the functioning of a specific activity with regards to procedures, techniques, systems, etc.

It is argued by Zott et.al. (2011) that the purpose of a case study is to authenticate any sort of hypothesis through statistical analysis or controlled experiment; however, it may also facilitate the researchers with an insight to obtain useful knowledge and constructive thought which relates to the context being examined. Researchers also regard the case study approach as one of the more rigorous and powerful methods to clarify the doubts or expand further knowledge on the current theories. According to Yin (2017), a research that employs the case study method usually stresses upon evaluating the conditions that surround the topic being studied for building up a reasonable explanation. Table 5.2 presents the major characteristics of the case study method of research.

Table 2: Characteristics of Case Study Research

Characteristic	Explanation
Primary focus is on the depth of the subject being investigated	The maximum possible details regarding the topic are obtained from numerous sources.

Multiple sources of evidence and methods of data collection	A wide variety of sources are conducted to collect the required data through multiple methods like observations, interviews, and analysis of the archival documents
Settings of the process	The case study is undertaken in a completely natural setting.
General focus of the research	The complicated processes and relationships and their interconnection is the subject of primary focus, and the individual factors are completely related rather than isolated.

4.3.1 Justification for the Application of Case Study as the Research Strategy

Subsequent to the discussing the primary features of the case study method, it is essential that the rationale for selecting and applying it in this study is highlighted. The first justification for adopting the case study approach is that:

First of all, the previous research undertaken regarding the decision of merging in banking and public sector has been limited. The current study is of the exploratory nature and case study approach seems the most suitable method to seek the current happenings and new developments in the related field. A case study serves as an appropriate tool to research an area in which few previous studies have been carried out.

Secondly, the current study aims at providing a comprehensive understanding of the subject. Researchers have pointed out that the case study strategy proves to be significantly useful when the subject being studied requires a complete and exhaustive investigation (Yin, 2009). This approach enables the researchers to gain a detailed insight and an extensive understanding of the phenomenon to be investigated by utilizing various sources of evidence. Zott et.al. (2011) supported this fact by mentioning that the case study approach examines a phenomenon of interest extensively and serves as an excellent example of the phenomenological methodology. Thirdly, the case study approach is compatible with the research objectives and aligns with research questions, mentioned in Chapter 1, effectively. Moreover, it enables the researchers to stress upon a specific research topic in order to identify the process of interaction at work. In

addition to this, the strategy allows the researcher the advantage of drawing various evidence like documents, observations, and interviews.

4.4 Data Analysis Method

With regards to the data analysis, two methods dominate the social science and management research domains: qualitative and quantitative (Saunders *et al.*, 2012). They are briefly described below:

The Quantitative method primarily focuses on utilizing measurements for describing the relationships and objects being studied (Sarantakos, 2005). Moreover, quantitative researchers are usually indifferent to the background of the study and research a large amount of data through the statistical significance. The examples of this method include laboratory experiments, survey questionnaires, mathematical modelling, econometrics, and simulation (Johnston *et.al.* 2014).

The qualitative method, on the other hand, works opposite to the quantitative approach and relies largely on pictures or words instead of numbers (Taylor *et.al.* 2015). Researchers adopting this approach often work using a smaller sample of participants and conduct an in-depth study in the natural setting (Katz, 2015). Silverman (2010) mentions that, qualitative researchers consider and perform the qualitative process by being involved in an exhaustive observation of the subject in its natural settings. This method of research is usually selected in cases where the problem or issue being studied is relatively unknown and unpopular. In such circumstances, the qualitative researchers strive to uncover and investigate the various meanings that common people designate to their understandings of a problem or an issue (Silverman, 2010). Additionally, the researcher also interacts in a face-to-face manner with the participants and observes their behaviours and activities in their context (Creswell & Creswell, 2017).

Numerous authors have differentiated between the qualitative and quantitative methods in great detail (Mertens, 2014). According to Mertens, (2014), the qualitative and quantitative methods possess the features which are mentioned in Table 5.3. All these features may be considered as the advantages and disadvantages of the method in accordance with the study objectives and research question. As a result, research question and data determines the choice of suitable research methods.

Table 3: Main features of Qualitative and Quantitative Methods

Features	Qualitative Method	Quantitative Method
Purpose and focus	Links and interprets peoples' experiences, interpretations, and connects events, activities, and situations	Assesses the context and social situations through statistical measures
Conceptual perspective	Development of research in a systematic manner	Perform operational aspects of research
Research approach	Open and unstructured	Structured
Relationship between the researcher and the field	A detailed examination and investigation of events with a focused view	General observation without any in-depth research or investigations
Outcomes	Enriched data depicting the depth of research	A shallow and general data, unreliable and inflexible, with no particular details
Contact between the researcher and respondent	Direct contact	Indirect relationship

4.4.1 Justifications for the Adoption of the Qualitative Analysis Method

The primary focus of qualitative research is often placed on studying human experiences, behaviours, and social process that aim to explore, discover, and gain an understanding of a particular phenomenon within its context (Teherani et al., 2015). The current study examines the management decisions to adopt and implement merging in the UAE banking sector, and discusses its possible consequences. The support and assistance that merging provides for strategic planning and future actions are also detailed. This topic requires a detailed insight and an extensive understanding, analysis, and interpretation of the questions 'how', 'why' and 'what' with regards to the phenomenon being studied. Green and Yilmaz (2013) mention that if the perspective of the participants need to be studied, then they should be examined and judged for the meanings that participants assign to a phenomenon, and only then, a qualitative approach can be considered to be useful. Bryman and Bell (2012) opine that the qualitative methods possess the ability to assess and reflect different types of studies which include lives of people,

experiences, behaviours, feelings, emotions, cultural phenomena, social movement, and the communication among people of different nationalities. There are many reasons for implementing qualitative research:

- Preferences and experiences of the researcher: These are important to be considered because some researchers are focused on nature and possess the correct temperament to undertake the work.
- Nature of the research question: For instance, it may include questions relevant to comprehending the experiences of people as the central focus of the research.
- New and better understanding of a particular subject: The qualitative method facilitates to explore or gain familiarity in the substantive areas.
- Problems with complicated details: These include the events that are difficult to understand and learn through the use of conventional research methods.

In the current research, there are various reasons which render qualitative method as the most appropriate approach in order for analysing the data. These reasons are explained as follows:

- Firstly, qualitative research is a suitable method for exploring the consequences and benefits of merging in the banking and public sector of UAE. Flick (2014) argues that it is useful to apply the qualitative methods of research in order to gain a better understanding of the phenomenon which is not popularly known yet. Moreover, new dimensions regarding the issue can also be explored for obtaining detailed information which may not be gained through the quantitative methods.
- Secondly, since this research concentrates on the proposal of a framework for supporting the decision of merging, the qualitative research method will be a well-suited approach as it is developed to assist the researchers in understanding thoughts and viewpoints of people (Saunders et.al. 2012).

4.5 Research Design and Data Collection Methods

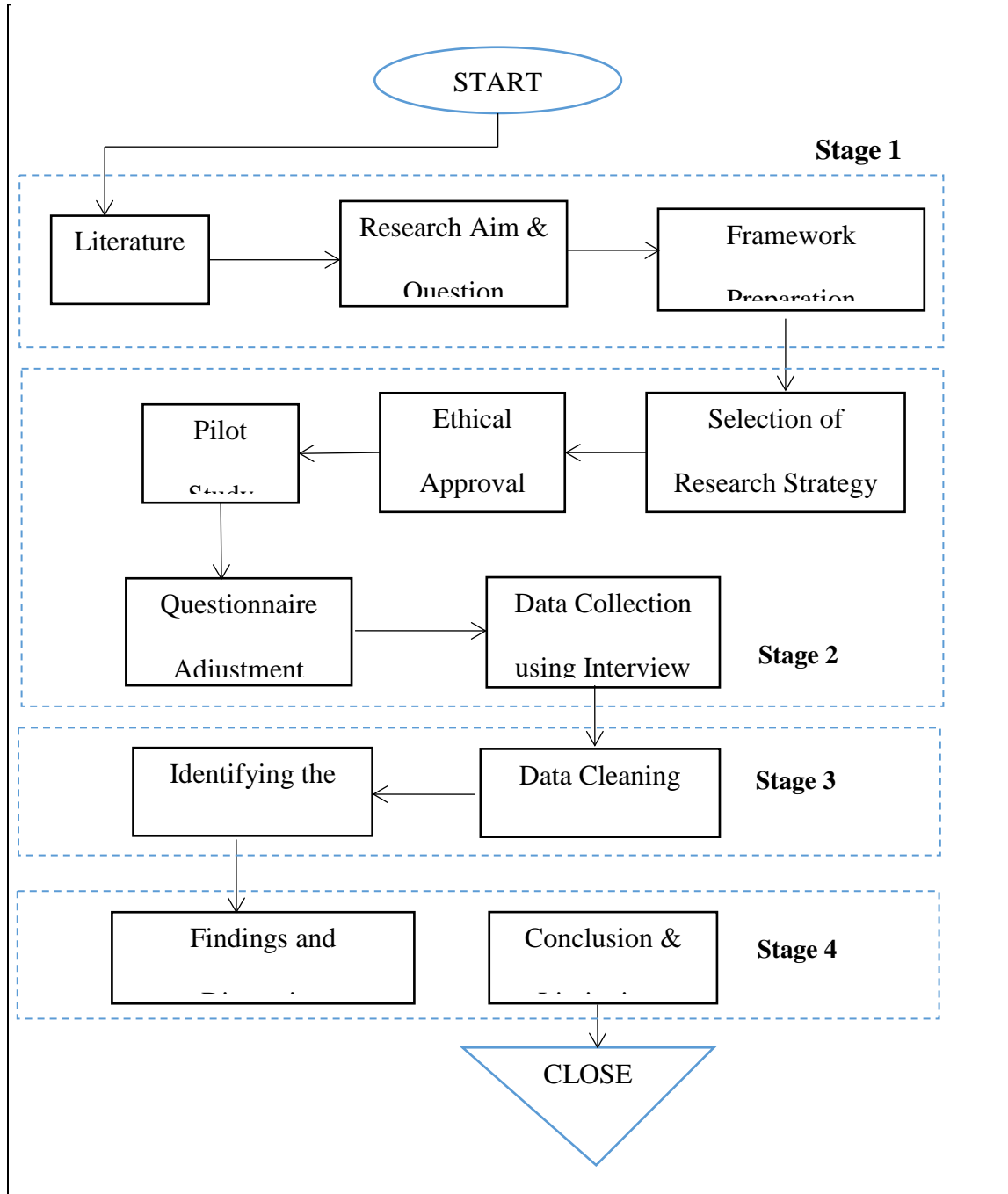
Subsequent to the identification and justification of the research philosophy, methodology, and the appropriate research strategy, the chapter proceeds to the methods utilized for performing the

research work. Numerous studies conducted by researchers like Yin (2012), and Saunders *et al.* (2012), realize the importance of identifying the procedures of research before initiating the case studies. According to Silverman (2016), there are three stages that need to be considered while performing a qualitative research: (i) identifying and deciding a suitable research design, (ii) collecting data from the case study, and (iii) analysing the data on the case study. These research methodologies stages are also deemed appropriate for this thesis. Figure 5.1 shows the steps that are developed in accordance with the research question outlined in Chapter One.

4.5.1 Research Design

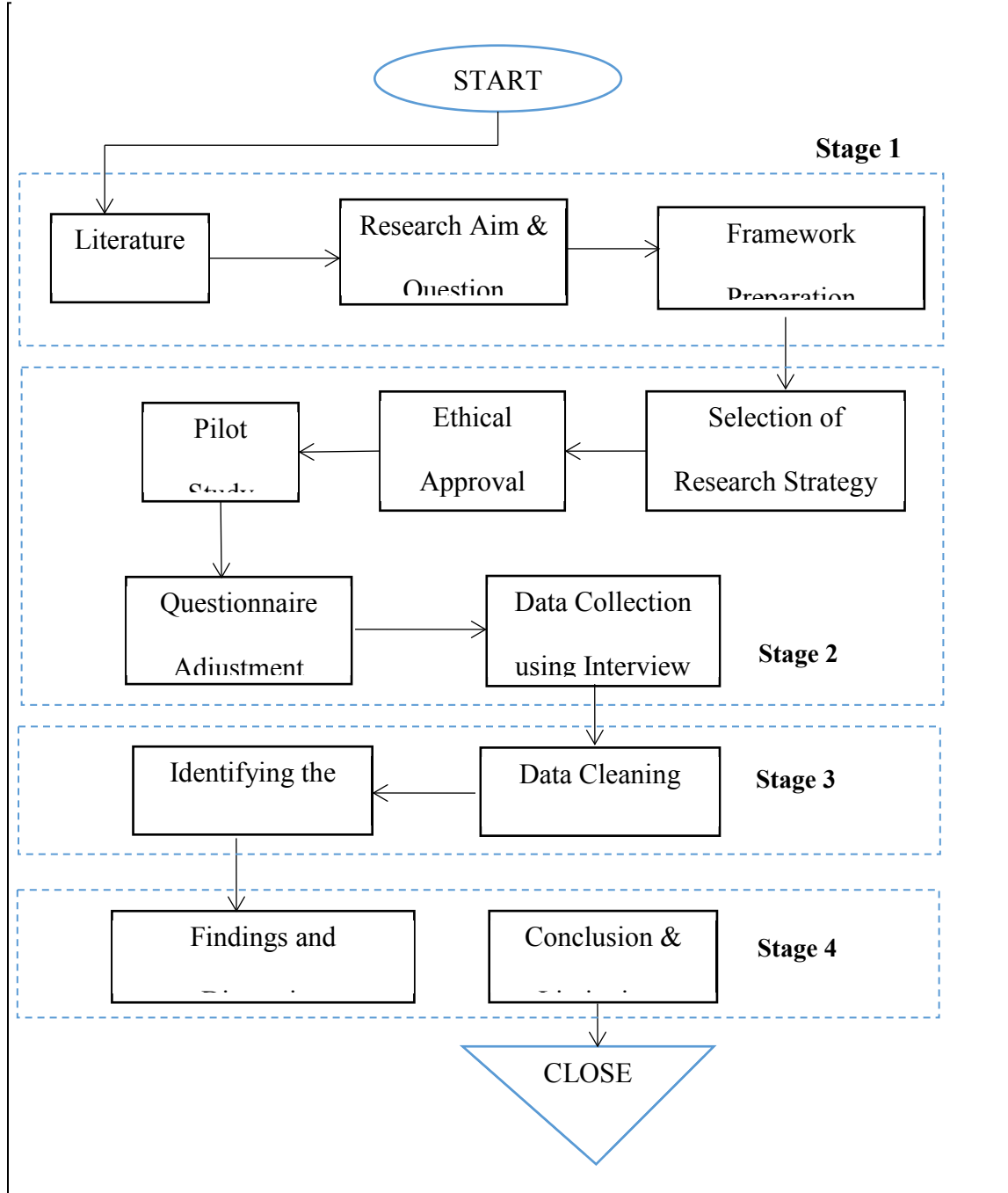
Research design refers to a logical and cohesive process which is performed by the researcher in order to gather, analyse, and interpret the data sets (Yin, 2012). In Figure 5.1, the events considered to undertake the empirical research are presented in a sequence. The initial step to this sequence is the review of all the relevant secondary literature developed for understanding the already known facts regarding a research topic. This subsequently clarifies the further things that need to be investigated, and highlights the need for research. Such identification leads to the development of a conceptual framework for conducting a study, and then the decisions regarding the choice of research strategy to be adopted.

Figure 1: The process of research



The applied strategy in this research is the ‘Case Study protocol’, which possesses the maximum ability to source the qualitative data. It is evident that, at this point, the method to collect data has been considered and the decision to conduct interviews has been made. For achieving the aim, a questionnaire is designed to interview the respondents in relation to the topic being studied. This

Figure 1: The process of research



The applied strategy in this research is the ‘Case Study protocol’, which possesses the maximum ability to source the qualitative data. It is evident that, at this point, the method to collect data has been considered and the decision to conduct interviews has been made. For achieving the aim, a questionnaire is designed to interview the respondents in relation to the topic being studied. This

agenda has been developed to assist the researcher during the interview process. Various other methods like observations, reviewing relevant archival documents, electronic documents, consultancy reports, and official websites or organizations have also been used. This enables the occurrence of triangulation of data which ultimately improves the reliability of the research (Saunders et.al. 2012).

4.5.2 Data Collection Methods

The data collection method in this study has been divided into two distinguished phases. Pilot interviews are conducted prior to collecting the data in order to provide a brief glimpse into mergers in the banking sector of the UAE. A test of possible questions is conducted and these questions will be included in the final interview. Pilot interviews have been considered as a way to enhance the research quality and assist in reforming and developing the process of data collection. This is essential with respect to the content of information to be gathered and the procedures that should be followed. Moreover, the usefulness of pilot interviews can also be judged from the fact that a pilot interview assists in gaining the feedback and opinion from practitioners before beginning the major part of the empirical study (Bryman & Bell, 2015).

Matthews and Ross (2014) suggest that various factors are responsible for the approximate number of participants needed to reach saturation levels. These factors include the scope of the research, the data quality, nature of the subject under study, the quantity of useful data collected from every participant, the usage of shadowed data, number of interviews conducted from each participant, and the utilization of the qualitative method to fulfil research objectives. Decisions, therefore, were made to continuously interview the participants chosen from the research population until the 'saturation point' or 'stability' is attained and all the new information has been gained (Matthews & Ross, 2014). For this study, a cross-sectional design is considered through which a sample of a few employees was obtained to be the chosen interview participants.

Subsequent to decisions about research strategy, the data collection manner for undertaking the main study is to be decided. According to Yin (2017), a researcher who intends to apply the case study approach is required to seek various kinds of evidence during the data collection process which include all that people say or do, make or produce, and all that is shown by the records

and documents. Yin (2017) also mentions that the data collection process is the foundation of the case study approach, and all the possible types of data ought to be gathered in order to reach a logical conclusion.

One of the other ways to undertake research is through the adoption of different methods of data collection and consulting multiple evidence sources in order to access a complete picture of the situation or context. This is known as “*triangulation*” (Fusch & Ness, 2017). The primary benefit of using this technique can be viewed in the diminishing of “*inappropriate uncertainty*” which refers to depending solely on a single data collection method and assuming that a correct answer has been obtained (Fusch & Ness, 2017). Consequently, the triangulation method facilitates the researchers with multiple perspectives on a specific problem or issue and supplies a lot of information on the new concepts while permitting the researcher to test, crosscheck, and verify the sources of data against each other simultaneously.

Hancock & Algozzine (2016) make a point that, if case studies rely on numerous data sources, then that is considered as more convincing, accurate, enriching, and diverse. In addition to the other benefits, triangulation also gives researchers the advantage of obtaining an information-rich dataset around a particular problem, or issue, along with possessing contextual complications. This confirms the logic that triangulation can be used to solve sophisticated issues and problems of a similar nature. It is also indicated by Algozzine and Hancock (2016) that the triangulation of data adapted from multiple sources of evidence is likely to enhance the standard of information obtained, and ultimately, the exactness and accuracy of outcomes is improved. This study employs multiple methods for data collection, which is an approach complemented by the reliability and validity (Yin, 2012).

The main source of data collection is formulated by the semi-structured interviews, having the data extracted from numerous documents and non-participant observation that serve as a significant supplementary source for studying, understanding, and concluding the phenomenon. Provided that the decision was made to follow the interpretive philosophical approach as the foundation of this study, using interviews appeared to be a natural selection for the major source of data. The fact is that the case study research considers interviews to be a necessary source of obtaining information and evidence (Yin, 2017). Cao and Hoffman (2011) express that a qualitative interview refers to a method of data collection that is undertaken with an intention of

obtaining information with respect to the experience and real life of the interviewees in order to interpret the meaning of the researched phenomenon.

Interviews

Interviews have been classified into three main types: (i) unstructured, (ii) semi-structured, and (iii) structured (Driscoll, 2011). The semi-structured and unstructured interviews are classified as qualitative interviews, and the structured interview is considered as a quantitative instrument (Palinkas et al,2016). Catherins et.al. (2013) explains qualitative interview to be a method of data collection which serves the purpose of gaining access to the real-life descriptions of the participants being interviewed. On the other hand, a quantitative interview is undertaken through the questions that are predetermined, structured and ordered, and are already phrased, and time restricted. A quantitative interview is similar to the questionnaire with the only difference being their administration which is undertaken by the researcher instead of by the respondents themselves.

At the other end of the continuum lies the other category, the unstructured interviews. This type of interview usually involves a conversation undertaken informally between the researcher and the respondent on any general concern or topic of interest with very few (or no) predetermined questions. There are usually no time constraints and unstructured interview often follows its own path of discussion and ends only when the required information is obtained (Turner III, 2010).

The second type of qualitative interviews includes the semi-structured interview which generally lies between the unstructured and structured interview but acts as a qualitative instrument. In this type of format, a predetermined set of questions is posed by the researcher, but with a possibility to modify the arrangement and order on the basis of the interviewer's perception regarding whatever is appropriate. There are chances of new question and information emerging during the process and the exploration may take a new direction. However, the themes that need to be covered tend to guide the interviewer (Turner III, 2010).

This study makes use of the semi-structured interviewed for the purpose of data collection for two reasons. Firstly, due to the interpretive nature of the study at hand, the semi-structured interviews will enable the researcher to have complete access to the viewpoints of participants

and the interpretations regarding the best practices for merging decisions, the barriers, challenges, and consequences, and the advantages of merging in the UAE banking sector.

It has been pointed out by Qu and Dumay (2011) that the semi-structured interviews are extremely useful for exploring the motivation of the general public and investigating the rationale behind the specific. Yin (2017) has also highlighted the fact that semi-structured interview plays a pivotal part in situations where the interpretive approach has been adopted and utilized to answer the research questions. Additionally, the semi-structured interviews provide a proper useful balanced representation between the two approaches, the informal conversation and the extremely formal structured interview, and enable the researcher to use his ability to investigate deeply for exploring answers to the question in further depth, and finds new clues to it (Easterby-Smith *et al.*, 2008). It also adds essential elements to the process during the course of the conversation (Easterby-Smith *et al.*, 2008).

It has been maintained by Bryman and Bell (2015) that the application of the approaches based on the use of multiple information sources leads to an output or findings of superior quality while comparing the results obtained from the single informant approach. Therefore, in this study, semi-structured interviews have been conducted with five employees in the operational department. Such an approach facilitates offered the collection of a substantial amount of information-rich data from people in different situations and roles. It is in line with the recommendation given by Bryman and Bell (2015) who argues that a major approach towards minimizing the interviewee bias includes utilizing different informants of knowledgeable access from various levels of the hierarchy who see the phenomenon in different perspectives.

In this study, the original schedule of interviews was developed in English and supervisor approved it prior to holding the interview. All the protocols were translated by the researcher into the Arabic language for facilitating a better understanding by interviewees. After the interview was conducted, the schedules that were filled up in Arabic were transcribed in English, and are presented in this study in Chapter Five. The data has been separately presented in five different sub-headings for better understanding.

Observation

One of the most important methods of data collection is observation. Taylor (2015) defines it as the process that undertakes to note and record the events, artifacts, and behaviours of different types in various social settings. It is primarily used in discovering the complicated happenings and interactions which occur in the natural social settings and provide an account of what happens to the individual, what and who are involved, and where and when the things happened along with explaining the ways and reasons in which certain things occurred (Taylor et.al., 2015). While applying the observation approach, the researchers aim at understanding and learning about the meaning that is associated with individual behaviours.

The two major types of observation include 'participant observation' and 'non-participant observation' (Marshall & Rossman, 2014). The participant observation requires the observer (researcher) to be completely engaged in the process and to act as a participant in the context or culture that is under observation. Such a type of observation needs an extensive effort during an extended time period since the researcher is required to be involved in the process as a participant of the context that is being studied (Yin, 2017). On the other hand, the non-participant observation does not engage the researcher as a participant; rather, the observer (researcher) strives to observe particular issues or problems such as actions, behaviours, or interaction.

Documents

In qualitative studies, one matter of primary importance is gathering documents for the purpose of data collection (Creswell, 2017; Saunders *et. al.*, 2012), and performs a pivotal role in the case study research. The researcher working through a case study approach usually supplement observation and interviewing with collecting and analyzing the related documents that are developed during the occurrence of everyday events (Marhsall & Rossman, 2014). It has been pointed out by Yin (2009, p 103) that the case study approach considers documents as the most important element that is subsequently corroborated and augmented to search for the evidence from various sources. Moreover, Marshall and Rossman (2014) argued that the formal policy statements, minutes of meetings, letters, logs, and other documents are useful for the purpose of understanding and studying the subject under investigation.

4.5.3 Data Analysis Techniques

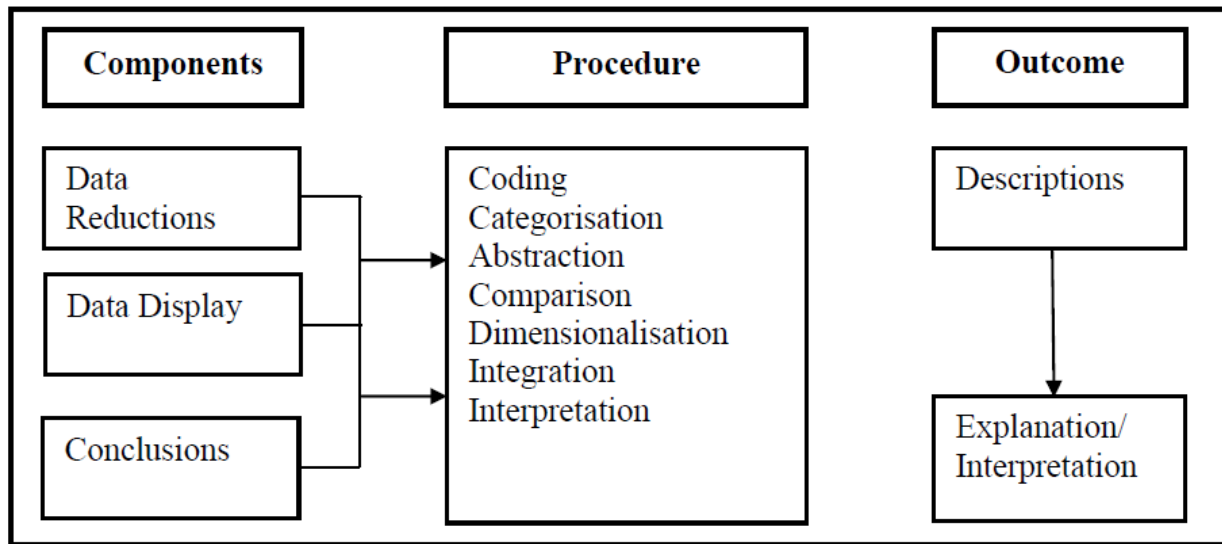
Data analysis is the third part of the process of performing empirical research. Miles et.al. (2013) maintain that the data analysis phase is tougher and more complex than the data collection phase. Experts have formally defined data analysis as the systematic process involved in searching for and arranging relevant data, for gaining the understanding of the topic and interpreting a useful meaning (Ritchie et.al, 2013). The qualitative data cannot be analyzed through a single standardized approach because by nature, this data type cannot be gathered through any standard way. Qualitative analysis usually relates to developing the categories of data, designating the original data units accessed by the researcher to suitable categories, realizing the connection between and within the data categories, and adopting propositions in order to formulate well-grounded conclusions (Saunders *al.*, 2012).

Researchers utilize different techniques for analysing the qualitative data, these techniques include interpretative phenomenological analysis (IPA), content analysis, etc. The phase of data analysis in a research study is extremely crucial and associated with the philosophical basis of the research study. Taking into account the philosophical base, strategy, and approach of the method of data collection, the IPA method was found most appropriate and suited to analyse the data in this study. The IPA applied in the current study aims at undertaking an in-depth exploration of details regarding ways in which participants make sense of the social and personal world.

4.5.3.1 Steps of Data Analysis

As shown in Figure 6 on the basis of the strategies and recommendations developed and suggested by Saunders *et al.* (2012) and Miles and Huberman (2013), the current study has established its own practices of data processing and analysis. Miles and Huberman (2013) suggest that the qualitative analysis of data comprises of three important activities: (i) data display, (ii) data reduction, and (iii) drawing/verifying conclusion. These serve as the general guidelines that are applied to this study. The figure below shows the Qualitative Analytical Process:

Figure 2: The process of Qualitative Analysis



Adapted from Saunders *et al.* (2012), and Miles and Huberman (2013)

Data Reduction

The data that has been collected is organized and reduced in the form of essences or themes by the qualitative data analysis techniques, and is ultimately integrated into theories, models or descriptions. The data analysis process is a well-defined, systematic method which initiates the primary description of the phenomenon, and then proceeds to its conceptual ordering which follows the theorizing process (Bryman, 2015). Therefore, it can be assumed that the data reduction refers process selection, involving the focus, simplification, abstraction, and transformation of the data which is presented in the form of written-up transcriptions or field notes (Miles and Huberman, 2013). Analysis of data is achieved through a detailed sequence of coding processes, categories, and schemes that are initially founded on the conceptual structure of sub-themes and main themes. Such an approach is extremely helpful in the data reduction stage as it aligns the efforts involved in analysing data to the research objectives and research questions.

Data Display

Data display is the second important activity which involves the transfer of the reduced data in a meaningful and logical manner. It is a compressed and organized collection and involves assembling of information which enables the researcher to draw the conclusions (Miles and Huberman, 2013). The data display process involves two major categories. First, the categorization is performed on the foundation of organization structure, and at this point, the respondents are classified on the basis of structural level: trainers, trainees, and senior managers. The classification of the respondents in such a manner facilitates the researcher with the controlling, understanding and interpreting and monitoring the raw data in an easier and simplified manner. Saunders *et al.* (2012) supported this process by stating that the application of analytical strategies may be undertaken inductively with no pre-determined theory is required. It is recommended that the researchers making use of the analytical strategies for analysing the qualitative data may begin the study deductively, which involves the categorization of data that are extracted from the theory. This phase requires the researchers to use themes that are obtained from the literature reviews and formed the basis of the interview protocol.

Drawing Conclusions

The drawing of conclusions at this stage helps in interpreting data and matching the existing patterns. Yin (2017) mentions that the logic of matching patterns relying upon undertaking a comparison of the predicted theoretical patterns with the emerged or empirical patterns. In case of the coincidence of patterns, the internal validity of the case study can be strengthened by the results obtained. Therefore, matching the theoretical predictions and empirical findings helps in drawing conclusions (Yin, 2017).

Coding

The information bits in the data are coded for the purpose of exploration, and finding differences and similarities that exist in the information bits or in the classification and labelling of the data (Bryman, 2015). The process of coding does is not merely a part of the data analysis phase; rather it is the basic process of undertaking the analysis that is used by the researchers. Coding helps in moving the data and researcher from the transcripts to theory. The process breaks down the data, then compares and places the data in a category. Different data is placed in new categories while there are similar categories for similar data. This is an inductive, and iterative,

but the reductive process which helps in organizing data and assists researchers in constructing essences, themes, theories, and descriptions (Bryamn, 2015).

Coding has been defined by Cresswell and Creswell (2017) as comprising of three different processes. Open coding is the first process, which is referred to as the initial stage of the comparative analysis is defined as a process of analysis which identifies the concepts along with their properties and dimensions that exist in the data. Axial coding is the second process which serves the purpose of placing the fractured data together and strengthening it back in new and better ways by establishing links between the categories and subcategories. The third and last process is selective coding which involves the integration and refining of the theory. To accomplish the final task, a category is chosen by the analyst who links all the other categories to the base.

Quantifying qualitative data

Saunders *et al.* (2012) mention that the quantification of the qualitative data through the frequent occurrence of specific events facilitates the researcher with the ability to showcase a substantial amount of data that is discussed by using text. Such frequencies may be displayed through the use of diagrams or tables. The approach of presenting and explaining the qualitative data assists the researcher in applying a useful and logical supplement towards the significant source of the qualitative data analysis.

4.5.4 Use of NVivo Software Package

NVivo refers to a software package used by researchers for the purpose of analysing the qualitative data. The NVivo software enables the researcher to examine themes, and this permits the researcher to draw the conclusions and inferences from the subject. The majority of researchers recommend using software packages similar to NVivo for executing a transparent, reliable, thorough, and more accurate analysis of the qualitative data analysis (Zamawe, 2015). Through the utilization of NVivo, the researchers are able to examine, investigate, categorize, and arrange large amounts of information or data to formulate and examine complicated relationships in order to reach logical conclusions.

This study focuses on the adoption of a framework on the banking and public sector to support and manage the decisions regarding merger in a strategic context. NVivo is used to help in enriching the qualitative analysis of the data that has been produced in the transcripts through semi-structured interviews. The utilization of the NVivo software has, therefore, been proven crucial for developing ways and raising patterns which may be used to examine the viewpoints of the public and employees.

4.6 Case Study Protocol

The case study protocol refers to an instrument or tool which is used to conduct the case study research, along with the general procedures and rules which are followed to carry out the empirical research work (Yin, 2011). This protocol requires constant improvement and updates every time that it is replicated. Adding to this, the case study protocol acts as more than a mere survey instrument; it must also encompass the general rules and procedures that are to be followed in utilizing the instrument. The protocol should also be created before undertaking the data collection phase, and be favourable in all the conditions. Yin (2011) maintains that the case study protocol serves as the most significant method of enhancing the reliability of the case research and intends to control the phase of data collection with the help of a single case study. The protocol enables the researcher to focus the subject of case study, and to conduct the research in a rigorous manner through defining issues like participants, audience, and others.

The protocol imposes discipline on the investigator which is crucial to the general reliability and progress of the study. It assists in keeping the investigator concentrated on the primary goals and tasks when the development process leads to the problems that are encountered only during the process of actual investigation. Yin (2017) defines a conventional protocol to include the following sections:

- A brief overview of the case study project: this includes the objectives of the project, case study issue, and a description of the topic being studied.
- Question about the case study: these are the questions which the investigator requires to ask during the data collection process.
- Field procedures – reminders regarding the procedures, access to the data sources and their credentials, location of the data.

- Case study guide report – the format and structure of the report.

4.6.1 A Brief Overview of the Case Study Project

All the background information of the project along with details of issues to be investigated and examined, is covered in this section. The aim of this thesis is to propose and formulate a framework which can be adopted in the banking and public sector to support and manage decisions regarding merger. Therefore, this section comprises of an overview of different topics which impact the general subject area and ensures that the relevant data should be gathered.

4.6.2 Field Procedures of the Research

Yin (2012) describes a case study as a form of empirical inquiry that examines and investigates a current phenomenon in the actual or real context, particularly in situations where the boundaries between the context and phenomenon are vague. This definition pinpoints that the data will be collected by the researcher by accessing people from the surroundings and institutions, the data collection process will take place in everyday situations instead of laboratory conditions. The case study research requires the researcher to integrate real-life events of the interviewee which may impact the data collection efforts; these events include the unavailability of certain documents or participants, unexpected behaviour of the interviewee, and the biases that may occur during interviews. Such considerations place stress on the significance of a properly structured and planned fieldwork procedure. The empirical work conducted for this study adopted the major fieldwork procedures provided below:

- Before undertaking the fieldwork, two experts reviewed, checked and approved the interview questions, both belonged to the academic domain and worked in the Ministry of Interior.
- A detailed and clear explanation with respect to the aims and objectives was given, and the participants were given prominence through a brief introduction at the initiation of the interview schedule.

- The target interviewees for this study were identified as from senior management, primarily, operations, and strategy departments that are affected by the merger at FAB (A total of 30 interviewees).
- The methods of data collection were identified and elaborated. As detailed in the discussion above, the multiple methods (observations, semi-structured interviews, and documents comprising of the internal organizational publications and the official website of the organization) were used for the data collection purpose.

Primary data was mainly obtained from the interviews, and the interview agenda was followed (Appendix B and C). The interviews were recorded after obtaining the interviewees' permission to ensure the validity and reliability of the study. In the course of the interviews, all the important points were noted by the researcher and any relevant documentary evidence was also considered important to be copied. Different data collection methods enhanced the potential of data triangulation and avoiding the occurrence of any prejudice during the data collection process.

The researcher sent a copy of the interview to participants to make them more comfortable for answering the questions. Saunders *et al.* (2012) support this practice by making a note that supplying the relevant information to participants prior to interview promotes the credibility.

A case study protocol was generated for the purpose of data collection. Such a practice ensured following the standard procedures. Yin (2017) recommended this practice by suggesting that reliability could be attained through the two tactics: making use of the case study protocol, and designing and developing the case study database. The same tactics have been employed in the current research in order to boost the reliability and credibility of the data.

A structured database of the case study is created for storing the empirical data gathered through document review, observations process, and interviews. This guaranteed the collection of fieldwork data, and noting and storing of participants' impressions in a systematic manner.

All the recorded data was transcribed completely, and every interview was followed directly to guarantee maximum accuracy for the purpose of interpretation. All the transcripts were checked carefully for any mistakes or errors.

4.6.3 Questions in the Case Study

There are a set of questions that centre the protocol and reflects the investigation at the level of individuals. According to Yin (2017), there are two types of question. The first type includes the questions that are directed towards the general nature of the research and the second includes the questions which are specifically targeted towards the study to reflect the precise lines of inquiry. More detail regarding the types of questions are given below:

Questions of general orientation: These questions are determined for the researcher instead of the interviewee, and serve as a reminder to the researcher. The questions are concerned with the data that needs to be collected in order to test the hypothesis that is proposed, or to provide enlightenment to the researcher while answering research questions. The major purpose of the protocol questions is focused on keeping the concentration of the interviewer on the data collection. Table 6 shows the research questions that are presented in Chapter One again as the questions which concentrate on the general orientation towards the study.

Table 4: Research Questions

Question Number	Research Questions
1.	<p>How are decisions made to adopt and implement merging in banking organisations?</p> <ul style="list-style-type: none">• How are decisions made to adopt and implement merging in banking organisations?• What are the best practices to be adopted for successful merging?• What are the strategic actions, steps, and best practices to be acquired for successful merging?• What are the challenges and barriers facing merging decisions?
2.	<p>How are the consequences behind merging?</p> <ul style="list-style-type: none">• What are the impacts of the users and on market competitions?

-
3. How will merging help in supporting strategic planning and future accelerations?
-

Levels of questions: According to Yin (2012), these questions are the reflection of the actual line of inquiry decided by the researcher.

Table 5: Question levels and placement in questionnaire

Questions Level	Type of question	Placement in Questionnaire
Level 1	Demographics Comprises of position, age, gender, experience, and qualification	Part 1
Level 2	Structural Dimension Comprises of questions concerning legal structure, vision and leadership, values, procedural and technological structures for merger, change manager post merger	Part 2 Q1 to Q9
Level 3	Communication Strategies Comprises of questions concerning merger communication, employee preparedness, integration strategies, decision making and strategy	Part 3 Q1 to Q7
Level 4	Strategy Dimension Comprises of questions concerning merger evaluation, objective measurement, factors for success,	Part 4 Q1 to Q5
Level 5	Processual Dimension Comprises of questions concerning capacity building, resource identification and	Part 5 Q1 to Q5

	collaborative knowledge sharing	
Level 6	<p>Change Management</p> <p>Comprises of questions concerning management focus on change, steps taken, integration planning, cultural due diligence, and scope of HR</p>	<p>Part 6</p> <p>Q1 to Q5</p>

4.6.4 Output of the Research

There is no standard or uniform structure for case study research. This is one reason researchers usually neglect discussion of the research output. However, with the development of the case, the report should be essentially planned, so no problems emerge at the completion of the work (Farquhar, 2012). Moreover, due to the fact that the process of the case study requires collecting a huge amount of data, it is recommended to consider the methods of analysis and data format.

In this study, the data is specific to, and in line with, the research questions so that any confusion regarding the organization of substantial volumes of data is avoided. Such a strategy helps in enhancing the worth and value of the research content. The output of the research is the findings of empirical data that are analysed and reported in Chapter Five. All the data in this study is presented under various thematic headings which form the grounds for the questions that are structured in the interview schedules.

4.7 Conclusions

The methodology applied in this study has been described in a detailed manner in this chapter. While discussing the process of the research, the use of phenomenological philosophy is also shown in the chapter. Through the adoption of an interpretive stance, a more comprehensive and holistic view has been taken by the researcher for understanding the phenomenon and its complex relationships. Furthermore, it has facilitated the researcher to analyse and interpret the data to make a logical sense of the details participants have linked to experiences.

With regards to the philosophical approach underlying the current research, this chapter proceeds to discuss the variations that exist between qualitative and quantitative methods and provide

justifications for applying a qualitative approach. The qualitative approach seemed appropriate and more suitable to be applied because it provides the interpretations for those events which could not be investigated through the quantitative method. The chapter also shows that the selection of the case study design for conducting research is absolutely appropriate and suitable on the grounds that it enables the researcher to study real-life situations and narrations of the interviews with all the complexity, and through consulting data from various sources.

The primary data was gathered through the use of observations and semi-structured interviews, and secondary data was accessed and gathered through numerous archival documents along with the official websites of the organisation chosen to be studied. This chapter has also provided reasons for the selections that are made with respect to methods and design of research. The operational action plan of the current study includes the case study protocol which is implemented to assist the empirical work undertaken in this research through the provision of a systematic and 'step-by-step' approach directed towards the data collection process. Chapter 5 discusses the data collected following with the analysis and discussion.