Chapter – 3

Research

Methodology
Research Methodology

This chapter is gone through with general meaning & concept of research methodology. Objectives of study, hypotheses, etc. it is also give brief idea of data collection & classification section because this chapter briefly discuss type of data, sampling, number of respondent, area of study, and tools to be used for data collection and second important part of this chapter is research design and conceptual design made by researcher himself with the help of his supervisor.

3.1. Meaning and Concept

Research in common parlance refers to search for knowledge. Research simply put, is an endeavour to discover answer’s to problems (intellectual and practical). Through the application of scientific method to the knowable definition of research as “A careful critical inquiry or examination in seeking facts or principles; diligent investigation in order to as contain something.”

Research is essentially a systematic enquiry seeking facts through objectives verifiable methods in order to discover the relationship among them and to deduce from them broad principles or laws. It is really a method of critical thinking. It comprises defining problems, formulating by hypothesis or suggested solutions, collecting organising and evaluating data conclusion to determine whether they fit the formulated hypothesis. Thus the term ‘research’ refers to a critical, careful and exhaustive investigation or inquiry or experimentation or examination having as its aim the revision of accepted conclusion, in the light of newly discovered facts.

According to John W. Best. “Research may be defined as the systematic and objective analysis and recording of controlled observations that may lead to the developments of generalisations, principles, or theories, resulting in prediction and possibly ultimate control of events.”

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3.1.1. Definition of Research Methodology

According to Rickman H.P., Methodology is defined as “The study of methods by which we gain knowledge – it deals with the cognitive processes imposed on research by the problems arising from the nature of its subject – matter.”

According to Kenneth W. Eckhardt and M. David Ermann, “The motive of a social investor is to uncover truth and fact. Method’s comprise the procedures used for generating, collecting and evaluating data. Method is ways of obtaining information useful for assessing explanations.”

According to Abraham Kaplan, “Research methodology is the description, explanation and justification of various methods of conclusion research.”

3.2. Final Gap of the Research

1. No comparative studies found which addresses the Personnel Loan Schemes of State Bank of India and Housing Development Financing Corporation towards Gwalior Division.
2. No Study found those factors which affected loan schemes of State Bank of India and Housing Development Financing Corporation in Gwalior Division
3. The impacts of various demographic factors on Personnel Loan Schemes of State Bank of India and Housing Development Financing Corporation have not been addressed in any of the studies.

3.3. Objectives of the Study

i. Main Objectives

Main objective of the study is to understand the impact of advertisements in rural areas as there is less awareness of technological development and people living in that areas have more closeness towards nature. The study is an approach to explore and describe their attention, influence and mindset regarding an advertisement.

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ii. **Subsidiary Objectives**

a. To design and develop a measure to evaluate loan schemes of banks in customer point of view as well as employee side.

b. To identify the underlying factors of loan schemes of banks in customer point of view as well as employee side.

c. To identify the difference between different income groups, age, gender, occupation, education level and marital status on loan schemes of banks in customer point of view as well as employee side.

d. To open the new pathway for future research

**3.4. Hypotheses**

**H\textsubscript{01}**. There is no significant and positive relationship between two genders on loan schemes of banks in customer point of view as well as employee side.

**H\textsubscript{02}**. There is no significant and positive relationship between married and unmarried individuals on loan schemes of banks in customer point of view as well as employee side.

**H\textsubscript{03}**. There is no significant and positive relationship between individuals of different education levels on loan schemes of banks in customer point of view as well as employee side.

**H\textsubscript{04}**. There is no significant and positive relationship between individuals of different occupations on loan schemes of banks in customer point of view as well as employee side.

**H\textsubscript{05}**. There is no significant and positive relationship between individuals of different age groups on loan schemes of banks in customer point of view as well as employee side.

**H\textsubscript{05}**. There is no significant and positive relationship between obtain factors loan schemes of banks on loan schemes of banks in customer point of view as well as employee side.
3.5. Main Study

The study was exploratory and descriptive in nature. The data was collected through survey method and relationships between demographic variables were evaluated by using statistical tools.

i. Sample Design
   a. Population

   The population for the study will included all the banks situated at Gwalior and Chambal division of the Madhya Pradesh.

   b. Sampling Frame

   All individuals of customers and employees of banks were sampling frame.

   c. Sampling Technique

   Non Probability, purposive and convenient sampling technique was used to identify the respondents of the study. Proportionate re-presenters from all the demographic groups were ensured to minimize sampling error.

   d. Sampling Elements

   Individual respondent was sampling element of the study.

   e. Sample Size

   Sample size was 425 questionnaires were distributed but 415 returned with proper response from respondents of Gwalior and Chambal division. The data was collected by the researcher himself after developing rapport with the respondents.

ii. Secondary Data

   Researcher has been collected secondary data from various literatures to various sources such as Research articles and research paper in Journals, Books, Magazines, Reports (Government/Corporate, News Paper, Television in form of print and online through Internet.
iii.  Tools to be Used for Data Collection

Self design questionnaire will be used to measures all the variables. The data will be collected on the scale of 1-5 Likert’s scale, Ranking Scale, and choice type (Y/N).

iv.  Tools to Used for Data Analysis

a.  Internal consistency
b.  Reliability
c.  Factor analysis
d.  T-test
e.  Frequency Analysis
f.  Regression
g.  CFA (Structure Equation Modelling) through AMOS

v.  Software Used for Statistical Analysis

Collected data has been analysed by researcher himself with the help of different statistical calculations using SPSS software. Statistical package for social science (SPSS) version 20.0 for windows seven will be used for data analysis and hypotheses testing.

Collected data also will be analysed with the help of various types of pie-chart, graphs and bar charts etc. by using Microsoft Excel 2010, for windows seven.