

CHAPTER THREE

RESEARCH METHOD

A. Type of Research

This research is an empirical and normative legal research with the Indonesian Law approach⁵¹. The source of this research is taken from primary data which was obtained from conducting an interview and secondary data such as literature, books, journals and many others.

Empirical legal research is conducted to obtain the empirical fact through interviews and direct observations whereas the purpose of normative legal research is to analyze the law or customary provision regulating the implementation of *Wadi'ah* and *Murabahah* in KSPPS Tamzis Bina Utama of Yogyakarta.

B. Type of Data

The data used in this research are primary and secondary data. The primary data were obtained from an interview with some respondents. The author conducted the interview to the respondent who is directly involved with the implementation of *Wadi'ah* and *Murabahah* in KSPPS Tamzis Bina Utama of Yogyakarta.

⁵¹ Johnny Ibrahim, 2006, *Teori dan Metodologi Penulisan Hukum Normatif*, Malang, Bayu Media, p. 302.

C. Method of Collecting Data

The method of collecting data in this research was conducted through an interview with a respondent who is capable with the object of this research. The data were also taken by library research by literature learning. The data were taken by reading, analyzing, and making a conclusion from related documents such as written regulations, law books, legal journals, books and others related to the main problem as the object of this research.

D. Data Analysis

The data were analyzed systematically through a descriptive qualitative approach. Systematically means the data were analyzed on the basis of the Constitution, legislation, and other theories which are related to the issue of the implementation of *Wadi'ah* and *Murabahah* in saving and financing in KSPPS Tamzis Bina Utama of Yogyakarta.