

# Research design



Research design This study employed the descriptive method of research. According to Creswell (1994) descriptive method of research means to gather information about the present and existing condition. More emphasis is laid on describing rather than on judging or interpreting. It aims to verify formulated hypotheses referring to the present situation in order to elucidate/clarify the subject. The descriptive approach is quick and practical in terms of the financial aspect.

Moreover, this method allows a flexible approach, thus, when important new issues and questions arise during the duration of the study, further investigation may be conducted. However, it is imperative that researchers have a clear understanding of the phenomena being investigated before data collection is carried out. Extensive efforts must be undertaken to ensure accurate and first-hand information which will be used to formulate rational and sound conclusions and recommendations for the study.

We, the researchers, decided to utilize the descriptive research method to identify and assess the status of the ICT resources, capabilities and constraints of the existing EBS during the time of research. It is also advantageous for the researchers because of its flexibility considering that this method could be used for either qualitative or quantitative data or both, giving the researcher varied options in selecting the instrument for data-gathering.

Since the aim of the research is to assess the existing EBS of DBP SFLU which would be the basis for the development of the redesigned EBS, the descriptive method would prove to be the highly appropriate method to be

used for gathering prevailing conditions. The researchers used the personnel of the Cash Department from the Development Bank of the Philippines at San Fernando La Union as respondents to gather relevant data/information. Accordingly, two types of data were gathered. This included the primary and secondary data types.

The primary data were derived from the answers the participants gave during the interview and observation process. The secondary data, on the other hand, were obtained from published documents and literatures relevant to the EBS. Using interview and published literatures, this study took on the combined quantitative and qualitative approach of research. Consequently, the researchers were able to obtain the advantages of both quantitative and qualitative approaches and overcome their limitations.