

# [The effects of manda on smes lending ( methodology and procedure )](https://assignbuster.com/the-effects-of-ma-on-smes-lending-methodology-and-procedure/)

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Methodology and procedure Methodology and procedure In this study, the sample size is nine people. People will be selected based ontheir ethnicity and education. In order to attain reliable and useful information about the study, the researcher will choose the participants from the big banks that merged with emerging banks and SME’s. Employees from these organizations will give relevant information about the issue under investigation. Further, the demographic variables in the study include employees of the age 31to 51 years all working in business sector. In addition, demographic variables are very useful since the researcher will choose the participants based on experiences, department positions, and academic qualification thus gaining more insight about the issue under investigation. The study targets healthy adults either working as professionals in banks or operating a business.   
The researcher will use questionnaires to gather information from participants since the study targets literate people. In addition, the researcher will conduct evaluation of filled questionnaires for accuracy and authenticity since they can be affected by various factors like prejudices, and political climate. Sources must pass either an external criticism; the process of determining the trustworthiness, authenticity, or validity, or internal criticism; the process of determining the accuracy or reliability of the information collected. Firsthand information by event witnesses, for example are classically assumed more accurate and reliable. Lastly, it is important to conduct data synthesis and preparing a report. In this case, synthesis is the selecting, structuring, and analyzing the materials gathered into central concepts and topical themes. Thesis themes are then joined to form a meaningful and contiguous whole. Additionally, the stage of data gathering involves spotting, locating, and collecting data on the research topic. The information sources are contained in documents such as records, newspapers, relics, photographs, and interviews with people who have experienced or have knowledge of the research subject.   
Each data source must be evaluated and assessed for accuracy and authenticity because it can negatively affected by aspects such as economic conditions, prejudice, and political climate. In addition, it is important to pass sources in either external criticism; the process of determining the trustworthiness, authenticity, or validity, or internal criticism; the process of determining the accuracy or reliability of the information collected.   
The researcher will recruit participants where the researcher has the ability and right to access that target population. Therefore, in this study, recruitment will be based on age and professional experience. Whereby the researcher will look for younger who joined the business recently and older employees who have worked for a long time in the business. The researcher will send a letter to the target population asking them to participate in the study whereby those interested would reply about their willingness to engage in research. The recruitment location is Denver and Colorado. The problem that the researcher may encounter during recruitment process is the reluctance of some target population to participate in the research with fear that their personal information may leak. Despite this challenge, the researcher plans to persuade them that no information would leak and if it does, they will take responsibility.   
References   
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