

Selected Private Sector Banks' Credit Risk Assessments are Affected by the Lending Process

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Abstract

Multiple studies techniques have replaced single studies techniques as the preferred method among researchers due to the fact that methodological pluralism produces statistics of higher quality than a single approach. That is the consequence of a paradigm shift away from the utilization of conventional monomethods, the acceptance of the incompatibility thesis, or the continuation of the paradigm wars to the utilization of a few distinct study perspectives. There is no one, all-powerful study method, according to increasing evidence. There are advantages and disadvantages to each method. The failure to recognize those boundaries is the primary issue with mono methodology.

Keywords: Banks' credit • Paradigm • Civic ecology • Social-ecological system

Introduction

This is in addition to the fact that disciplinary limitations must be abandoned in some cases. Students are enticed into the false belief that technology is a fact within the Wallerstein perspective by using a single research paradigm and insisting on disciplinary restrictions. There is room for inter-disciplinarity in multiple perspectives. By assisting a few research methods, we are aware that they should no longer be utilized for the sake of it but rather for their potential to respond to specific research questions. Despite the fact that the primary consideration when selecting a method is to envision which technique will provide a high-satisfactory answer to the study's question, many fields encourage the use of combined techniques due to their cost and benefits. "Qualitative statistics offer an in-depth understanding of a problem at the same time as quantitative statistics offer a greater popular understanding of a problem," is basically what this means [1].

Even though mixed methods research (MMR) is gaining popularity across a variety of fields, its use and discussion in financial and control sciences is relatively new. Even though studies using combined methods have been around for a long time, the preference of researchers to overcome tensions within the epistemological, ontological, methodological, axiological, and doxological variations of quantitative and qualitative studies led to the acceptance of combined methods studies in the 1990s. As a result, terms like "multi-technique studies," "nested analysis," "a few strandings," and "blending, combining, and integrating" emerged for handling various research perspectives [2].

We deliberately prefer to use the term "mixed methods research" (MMR) because it has won favor in the existing literature and better conveys the essence of mixing methods research than any other term. An MMR is: umbrella term that refers to almost any situation in which one methodological technique is used in conjunction with another, usually but not always, regarding a collection of at least a few factors drawn from both qualitative and quantitative research

methods. It is interesting that Christ recently talked about combinations of a few qualitative procedures in the context of MMR [3].

However, the use of a few qualitative methods is frequently mentioned, and the concept of tri-angulation is briefly examined in the following section. Despite the ongoing debate regarding the definition of MMR in educational circles, we use the definition provided by Bazeley as the basis for our investigation. Regardless of the preferred definition, it is advantageous to ensure that blending is not always handled superficially, as discussed in section 2 of this article. Instead of focusing solely on the research methods phases, it needs to be both philosophical and methodological. The popularity of multi-faceted study designs and techniques' capacity to answer questions in a way that other methodologies cannot, as well as the researcher's ability to simultaneously develop and verify ideas within the same study, are two of the many factors that have contributed to the extraordinary growth of MMR over the past two decades. the rise of a student technology that questioned conventional approaches to the study process; an openness to methodological innovation and complementarity; the existence of successful programs of studies techniques that don't follow the quantitative-qualitative divide, the appeal of bringing together both quantitative and qualitative studies so that the strengths of both procedures are combined, and the popularization of the mixing of studies techniques through the existing literature, including the book of complete combined techniques books and the Journal of Mixed Methods, which is exclusively dedicated to publishing combined techniques studies articles. The International Journal of Methodology in Social Research: The Journal of Multiple Research Approach (2005) and Theory and Practice (2005) each allotted a whole issue to articles that included research techniques. Even though its reputation is growing, there are still dissenting viewpoints today. According to De Loo and Lowe, MMR's potential contribution to technology is "frequently oversold" [4,5].

The following are some of MMR's criticisms: there is no agreement on the technique's definition; MMR necessitates a group approach to research, which may not appeal to all researchers because not all researchers have access to the entire spectrum of research methods and procedures. According to methodological purists or fundamentalists, the two research paradigms are entirely based on unique axiological, epistemological, ontological, and methodological assumptions, rendering their methodological eclecticism untenable. Because some of the MMR conceptual layout designs aren't always applicable to a study context, researchers are forced to adapt and incorporate existing designs in order to develop their own; As "the high-satisfactory technique for any given study... can be merely QUAL or merely QUAN, instead of combined," no longer all research questions can be answered using MMR, and there is no consensus regarding the field's central characteristics. Additionally, some contend that MMR is: inherently more expensive than using the most cost-effective quantitative or qualitative methods more time-consuming than

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using the most cost-effective quantitative or qualitative methods, particularly for time-sensitive tasks like master's and doctoral research and smaller-scale work. Additionally, most MMR studies have a post-positivist bias and tend to prioritize the qualitative component over the quantitative one. Even though Tashakkori and Teddlie took a long time to address these criticisms, we would like to emphasize that we agree with many theorists that the research method used in any study must be determined by the problem and its epistemological framework. In fact, students like Saunders, Lewis, and Thornhill argue that the study problem determines the study method and the statistical techniques used to answer questions about what statistics are and how they should be gathered and analyzed [6,7].

Discussion

In order to fully comprehend the world, both words and numbers must convey meaning. When conducting a study, it is evident that combining the complementary strengths of qualitative and quantitative study methods has advantages. Diverse fields of study pay for MMR. MMR's main selling point is that it: can handle a wide range of confirmatory and exploratory questions at the same time, whereas single-method research typically only handles one or two mixed methods studies. In contrast to traditional triangulation, Denzin warns researchers not to mistake triangulation for combined techniques studies. However, our experience supervising graduate studies over the past ten years demonstrates that "triangulation" as a concept used in social technology method and "triangulation" as a study design in MMR are misunderstood. Indeed, "the switch of the perception of triangulation from trigonometry to the area of combined techniques [appears] to have converted it into a fuzzy concept with a lot of viable meanings." Additionally, the term "triangulation" has been used so Although Campbell and Fiske's "multi-trait, multi-technique matrix" is where the term "classical triangulation" comes from; its actual application in social technology studies has been linked to validity checking through the use of a few sources or methods of data collection. Numerous researchers continue to misunderstand combined techniques layout and triangulation. It is not uncommon for researchers to incorporate data from interviews and participatory commentary into a quantitative survey design and interpret the study methodology as MMR. Such studies must instead be referred to as combined-mode studies or multi-technique studies. MMR goes beyond a meaningless superficial compilation of quantitative and qualitative technique-based statistics [8-10].

Conclusion

Methodological triangulation, for instance, aims to test a solution "now not in order to benefit similarly statistics so that you can produce an answer." This may also include one-of-a-kind reassessments of qualitative statistics (such as interviews, documents, and commentary), in addition to reassessments that are no longer exclusively quantitative and qualitative. Methodological triangulation is now about validation rather than development. In this sense, it's more like a size method than a research plan.

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Conflict of Interest

None.

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