Chapter 19
Discount Focus Subgroup Method: An Innovative Focus Group Method Used for Researching an Emerging Technology

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ABSTRACT
This chapter develops an innovative focus group method—the Discount Focus Subgroup (DFSG)—through its application in research aimed at identifying the ethical and social concerns of using an emerging technology, called near field communication, for mobile payments. The DFSG method was needed to address the challenges encountered when this research was conducted, such as limited financial research resources, the emergent nature of the research topic, and the challenges of gathering and analyzing qualitative data. This chapter illustrates when and how to use the DFSG method. It provides the methodological steps for its application, which can be followed while researching emerging topics in the Information Systems (IS) field. The chapter also discusses why DFSG is an innovative method and reflects on its application.

INTRODUCTION AND MOTIVATION
This chapter describes the development of an innovative focus group method, called the discount focus subgroup (DFSG) method. This method was applied in research aimed at identifying the ethical and social concerns that would arise by using near field communication (NFC) technology enabled by smart phones to make mobile payments. It is worth mentioning that the focus in this chapter is on the application of the proposed method rather than the research results of the example per se. Investigating the impact of NFC technology is used in the chapter as an example of how and when to employ the proposed method, not as the motivation to write this chapter. In this section, a brief background of the research project is introduced, followed by the motivations for developing the DFSG method.

NFC can be defined as “a standards-based short-range wireless connectivity technology that makes life easier and more convenient for consum-
ers around the world by making it simpler to make transactions, exchange digital content, and connect electronic devices with a touch,” according to the NFC forum (2014). As an emerging technology, it is still not widely used or applied for mobile payments. However, Juniper Research expects that NFC will be rapidly adopted and that one in five users worldwide will have an NFC-enabled phone by 2014 (Wilcox, 2011). Özdenizci, Aydin, Coşkun, and Ok (2010) noted that the body of literature on NFC does not include many journal articles. Nevertheless, they wrote a state-of-the-art paper after reviewing 74 academic papers from 2006 to 2010. Their findings showed that the majority of NFC research is related to NFC applications, developments, and infrastructure. Özdenizci et al. (2010) pointed out that the social and cultural issues associated with NFC represent a demanding area of investigation, as no previous research has clearly highlighted these issues.

As soon as a new technology is created, any possible ethical concerns should be highlighted immediately to use this technology so human values are protected. One should not wait until the ethical problems impede society and individuals. Ethics is an integral part of philosophy that is concerned with issues of good and bad or right and wrong acts (Stahl, 2007). One approach to studying ethics and Information Technology (IT) is through the identification and analysis of the impact of IT on human values like health, equality, opportunity, freedom, democracy, and privacy (Moor, 1985; Gotterbarn, 1991; Lucas, 2011). Sandler (2009) indicated that some people have misconceptions about ethics and emerging technology. One of these misconceptions is the belief that ‘It is too soon to tell what the social and ethical issues are’ (Sandler, 2009, p. 6). This is due to the narrow focus on the technology itself while neglecting broader contextual factors. Therefore, investigating the possible effects of NFC technology earlier will enable the implementation of different policies and actions to address them.

General and specific challenges arose in investigating this research (i.e., the impact of NFC technology), which led to developing the DFSG method. General challenges pertained to the limited funds available for conducting research, and there were no funds to hire research assistants to help with gathering and analyzing qualitative data. Moreover, only one researcher was involved in conducting this research. Specific challenges were related to the difficulty in finding research participants, particularly those who could provide insight and relevant information, due to the nature of this new and emerging research topic. When it comes to new technology or techniques that are not widely known or accepted, it is difficult to find participants who are familiar with them. Therefore, it is difficult to gain insight from one-on-one interviews or even focus groups with small numbers of participants, as one may conduct a focus group with four participants and find that some of them are unfamiliar with the research topic (e.g., NFC technology) or have little knowledge, as happened in the first focus group conducted by the current researcher. A third challenge concerned the analysis phase. A qualitative researcher typically spends considerable time transcribing every single recorded word—a process that may result in hundreds of pages that are not entirely insightful and useful. All of this motivated the current researcher to find new methods that would accommodate and address the above-mentioned challenges. Obviously, these challenges justify the need for DFSG, so this answers the question of when it can be applied. Although many researchers in the IS field have used the focus group method, the literature does not provide adapted methods for addressing the above-mentioned challenges.

The following two sections respectively present the literature review on the focus group method in general and in the IS field. Subsequently, a demonstration will be provided to show how the DFSG method was applied in the current research. This will be followed by a section discussing the
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