

SEBUAH PENDEKATAN FENOMENOLOGI AUTOBIOGRAFI UNTUK MEMAHAMI TEORI PILIHAN ANTAR WAKTU

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ABSTRAK

Teori perilaku ekonomi berkembang untuk memperbaiki model ekonomi tradisional yang mengasumsikan rasionalitas penuh, dengan memasukkan faktor psikologis dan sosial dalam analisis keputusan ekonomi. Fenomenologi autobiografi menggunakan metode reflektif dan naratif yang mendalam, yang dianggap kurang sesuai dalam penelitian ekonomi yang biasanya mengutamakan generalisasi dan hasil kuantitatif. Tujuan penelitian ini adalah menginterpretasikan autobiografi penulis dengan menggunakan pendekatan teori. Penelitian menggunakan pendekatan fenomenologi yang berfokus pada pemahaman pengalaman subjektif individu terhadap fenomena tertentu. Analisis data berupa Immersion, Meaning unit, Clustering, Mengembangkan tema essensial, Mengintergrasikan narasi fenomenologis, Menghubungkan hasil dengan konteks teoritis. Pendekatan analisis menggunakan analisis Fenomenologi Deskriptif (Husserlian Phenomenology), Fenomenologi Hermeneutik (Heideggerian Phenomenology), Interpretative Phenomenological Analysis (IPA). Hasil penelitian ini menunjukkan bahwa pengalaman subjektif individu dalam menghadapi dilema antara tuntutan akademik dan tujuan pribadi dapat memberikan kontribusi signifikan pada teori ekonomi perilaku, terutama terkait pilihan intertemporal dan dynamic inconsistency. Selain itu, penelitian ini memberikan rekomendasi untuk kebijakan pendidikan yang mendukung pengembangan bakat non-akademik dan menyarankan pemanfaatan AI dalam penelitian fenomenologi untuk meningkatkan efisiensi analisis data, meskipun dengan kehati-hatian terhadap potensi bias dan tantangan etika.

Kata Kunci: Autobiografi, Fenomenologi, Perilaku, Rasionalitas

***AN AUTOBIOGRAPHICAL PHENOMENOLOGICAL APPROACH TO
UNDERSTANDING THE THEORY OF INTERTEMPORAL CHOICE***

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ABSTRACT

The development of economic behaviour theory aims to improve traditional financial models, which assume full rationality, by incorporating psychological and social factors into the analysis of economic decision-making. Autobiographical phenomenology employs deep reflective and narrative methods, considered less suitable for financial research, and typically prioritizes generalizability and quantitative results. The objective of this study is to interpret the author's autobiography using a theoretical approach. This research uses a phenomenological approach that focuses on understanding the subjective experiences of individuals about certain phenomena. Data analysis includes immersion, meaning unit identification, clustering, developing essential themes, integrating phenomenological narratives, and connecting findings with the theoretical context. The analytical approach includes Descriptive Phenomenology (Husserlian Phenomenology), Hermeneutic Phenomenology (Heideggerian Phenomenology), and Interpretative Phenomenological Analysis (IPA). The results of this study indicate that an individual's subjective experience in facing the dilemma between academic demands and personal goals can make a significant contribution to behavioral economic theory, particularly regarding intertemporal choice and dynamic inconsistency. Additionally, the study offers recommendations for educational policies that support the development of non-academic talents and suggests the use of AI in phenomenological research to improve data analysis efficiency, with caution given to potential biases and ethical challenges.

Keywords: *Autobiography, Phenomenology, Behaviour, Rationality*