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PHENOMENOLOGY APPROACH IN ISLAMIC ECONOMICS AND FINANCE RESEARCH: AN ANALYSIS

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ABSTRACT

Islamic economics is a social science that studies the economic problems of people imbued with Islamic values. An Islamic economy or cooperative financial system is different from capitalism, socialism, or the welfare state. The phenomenological approach of Islamic economics and finance has become a study to find meaning or essence through the manifestation of economic and financial phenomena. This article aims to develop a different approach to researching Islamic economics and finance. This is library-based research with a qualitative approach. Sources of data in this study used secondary data derived from journals, books, and relevant research results. The result of this research is that the phenomenological approach can be applied to the study of Islamic economics and finance based on the methodological framework of the principle of truth based on the Islamization of science and Return to the philosophy of Islamic science.

Keywords: Phenomenology Approach; Islamic Economic Research; Methodology Research

Introduction

Research on religion can generally be traced to the late 19th and early 20th centuries, mostly due to the Renaissance's influence, on different scientific disciplines such as linguistics, textual studies, emerging fields of study such as anthropology, sociology, archaeology, and other scientific areas. The main aim of such scholarship in its early form was to provide objective descriptions, especially for the Western academic community, of various aspects of religious life around the world, usually to make comparisons that would demonstrate the superiority of the West over religions and cultures of the rest of the world (Mastori 2018).

The phenomenology approaches are qualitative research methods that depart from the interpretive paradigm, a paradigm that developed after World War II. The interpretive paradigm is a critique of an objective positivistic approach. The interpretive paradigm (also in the constructive approach) sees that reality is the result of mental constructions that cannot be grasped through the senses and result from experiences of a specific social nature. Besides, the fact is the result of an individual interpretation of the world. Phenomenology is part of an antithesis to the positivistic objective approach. Positivistic objective sees that the interpretation must be valid, reliable, and accurate.

The criticism of positivism also creates post-positivism. As a universal human phenomenon, experts have widely studied religion with various approaches and methodologies from both theological-normativism and anthropological-empirical-historical aspects, resulting in various religious

perspectives (Rusli, 2008; Putra, 2008). The first is particularistic, reducing individuals to their religion and results in exclusivity, intolerance, and less conduciveness. The second is dynamic in carrying out their religion, is empirical-historical, and even exceeds the limits of authority. Due to its particularistic-reductionist nature, it even goes beyond the limits of authority, this raises the dissatisfaction of experts, and they try to realize other approaches in religious studies (Amin, 1996; Damanhuri, 2011; Zada, 2006).

The phenomenological approach examines individual experiences that refer to a particular meaning (Griffin, 2003). Phenomenological case studies have the same common thread, namely research techniques that examine a community phenomenon with an interpretive approach. Suppose the case study is more about social, political, legal, and psychological (contemporary) phenomena. In that case, phenomenology refers more to several people's individual experiences, which are interpreted as a particular meaning (Mujib, 2015; Martin, 1985).

Therefore this article will discuss the phenomenology approach in Islamic economic research as an innovative step in developing Islamic economics' treasures. This research is library research with a descriptive approach, which describes or explains the Phenomenology approach in Islamic economic research. The research data collection method uses the documentation method and various articles and books. Then analyzed using the content analysis method, which is analyzing library data that is a descriptive or scientific analysis of a premium message.

Literature Review

Several researchers have carried a phenomenological approach, including stretching and increasing economic activity around residential areas. In addition to a night market, several residents also opened food and beverage stalls. Finally, there is a reciprocal transaction that is mutually beneficial (Aswin, 2019). Meanwhile, according to Laily, business actors have not recorded/booked properly on a micro-scale. The perception of business people is that record keeping is inefficient, inconvenient, and time-consuming. This assumption is based on the fact that the actors do not yet know the benefits of recording/bookkeeping for their business development. In addition, the lack of awareness of business actors to do bookkeeping is due to a lack of knowledge about financial bookkeeping. However, this is also not accompanied by the fulfillment of resources to carry out business accounting activities (Laily 2013). Sulfate's research is about a country that relies on the independence of the people's economy. The raw materials in these products are easy to obtain and relatively inexpensive, and the management is community-based (Sulfati 2018).

Vicky and Dasrum's research is that the development of e-government results in greater, wider, and faster closeness and interaction or community involvement. The interaction pattern changed from one-stop service to non-stop service. However, the design of RW-Net services depends on how the organizational culture and readiness of technology and human resources can influence the implementation of government in a transparent and accountable manner (Ferdiansyah and Hidayat 2014). Gayatri's research shows that an adequate level of economic literacy can provide thinking maturity, especially in making decisions and solving problems in economic activities. Students who have a very good literacy level have a rational way of thinking to choose resources for carrying out economic activities (Jayatri 2019).

Usniah and Alhifni's (n.d) research shows that first, the business activities carried out by each MSME start from the production process and the marketing process. Second, data processing results show that MSMEs have honest characters, do business lawfully or fairly, are communicative or competent, are happy to help customers, protect consumer rights, and pay zakat infaq and alms (Usniah and Alhifni n.d.). The jenang seller determines the selling price. All the measuring tools that, according to the seller, are the most appropriate in meeting all the costs incurred during the jenang production (Wahyudi and Masrunik 2019).

Methodology

This research is library research with a qualitative approach and a way of collecting data by reviewing books, notes, literature, and various reports that match the problem to be solved. Literature research or

bibliography is research conducted by examining the works related to the problem under study and noting the important parts that have to do with the topic of discussion. This study's data are secondary data originating from books and results from relevant research. Techniques to be used to collect data in this study is a literature review, which is looking for data about things in the form of notes, transcripts, books, newspapers, magazines, the internet, etc.

Definition of The Phenomenology Approach

Etymologically, phenomenology comes from the words phenomenon and logos. Phenomena are defined as symptoms or things that manifest; something which the five senses can witness can be explained and assessed scientifically (Poerwadarminta, 1984). Phenomena are viewed from two aspects: first, phenomena always "point to the outside" or are related to a reality outside the mind. Second, sensations from the standpoint of consciousness because it is still in our consciousness. Therefore, in looking at phenomena, one must first look at the filtering ratio to gain pure consciousness. Phenomena are data, as far as we are aware and as far as understanding. Objects are precise to consciousness. Somebody can interpret sensations as showing themselves according to their existence (Mudhofir 2001).

Phenomenology reflects direct experience so far, and every action is intentionally related to the object. Therefore, phenomenology studies what appears or appears. Phenomenology holds that only an analysis of activities and arrangement of consciousness can understand phenomena experienced. Phenomenology rejects empiricism and the scientific method developed by natural science and is a method or fact independent of natural science, social science, and history.

In the continental philosophical tradition began Descartes, Kant, and Hegel, said phenomena get modified to become phenomenology, becoming a philosophical theme that means "the thinking subject" (Ihde, 1971). As a philosophical study, Phenomenology was developed in universities in Germany before World War I, in particular by Edmund Husserl. He was then followed by Martin Heidegger and others such as Jean-Paul Sartre (Munir, 2008). However, according to Kockelmas (1994), the term phenomenology is used first in 1765 in philosophy and sometimes mentioned in Kant's writings, but only through Hegel did such well-defined technical meanings establish. Hegel intended to show how leading to an understanding of all phenomena, in diversity, is rooted in the essence of the spirit's fundamental unity. This game of the relationship between nature and manifestation provides the basis for understanding religion in its diversity, which can be understood as distinct entities. Based on transcendent reality, which is not separate but can be seen in the world, giving belief to the importance of religion as an object of study because of the contribution it can make to scientific knowledge (Waardenburg, 1973).

Development of The Phenomenology Approach

Phenomenology is increasing as a nursing research method in recent decades (HJ & DR, 1999; Moran, n.d.; Denzin & Lincoln, 2003; Flick, 2009; Katty, 2006). Phenomenology is a scientific approach that aims to examine and describe a phenomenon as directly experienced by humans in their daily lives, such as childbirth and learning (Barkway, 2001; Nicholis, 2009; Rapport & Wainwright, 2006; Darbyshire and Diekelmann, 1999; Mackey, 2005; Spiegelberg, 1978). So, the focus has been on phenomenology as the experience of everyday human life. In particular, phenomenology seeks to study and describe human life's experience as it is, without a process of interpretation and abstraction (Manen 1990). In the history of its development, Phenomenology has experienced a long journey starting around the 1880s. Carpenter (1999) divides Phenomenology's development into three phases: the preparatory phase, the German phase, and the French phase. The leading pioneer in the preparation phase was Franz Brentano (1838-1917) (Streubert and Carpenter 1999).

In this preliminary phase, Phenomenology did not yet have the form as it is currently understood. However, one of the main concepts of Phenomenology, namely intentionality, is developed in this phase. The idea of intentionality emphasizes that every subject always leads or has an interest (intention) towards an object, such as love still loves something or someone who hates forever hates something or someone. Phenomenology is very dynamic and develops both as a form of philosophy and as a research method. Since its introduction, today, many phenomenologists have their interpretations and understanding of Phenomenology. For example, Husserl wanted Phenomenology as a scientific approach used to describe phenomena as purely as possible without any process of interpretation. On

the other hand, Heidegger argues that it is impossible to eliminate the interpretation process. According to Heidegger, every human being always brings and uses his experience to understand the situation he faces, and thus, the process of interpretation always occurs. Although many phenomenologists are known, Husserl is still recognized as the inventor and central figure in Phenomenology development.

This mathematical background also encouraged Husserl to make philosophy a real and valid science or rigorous science. According to Husserl, authentic and valid science is a science that represents a system of knowledge concepts with accurate and tiered patterns of relationships, where each level is the basis for the next level. Therefore, the knowledge that forms the basis of this level must be explicit. At first, Husserl hoped that psychology Brentano's phenomenology would bring him the accuracy and clarity he wanted. In its later development, Husserl felt that this science was unable to provide accuracy and clarity. Husserl developed his philosophy and believed that only that philosophy would bring him the clarity and precision he desired. Husserl formally named his philosophy phenomenology in 1901.

Husserl wanted the philosophy he developed to become the first philosophy or philosophy that stood on an excellent foundation and became the basis for all philosophy and science. This desire is what drives him to seek and dig a firm root or foundation of this philosophy. In other words, Husserl looked for reality or phenomena in his philosophy. In this search process, Husserl refuses to use existing philosophies and continues to look for the meaning of phenomena in his way. Husserl believed that to find and understand a phenomenon; one must look back at the phenomenon as honestly and purely as possible or look at the thing itself (Husserl, 1962; Wahab, 2017). Husserl believed that phenomena are in consciousness or the awareness of a person to whom these phenomena manifest themselves in their original form. Husserl stated that every phenomenon always consists of subjective activity and an object as a focus. Subjective activity always leads to objects. Subjective activities interpret, give identity, and shape the meaning of objects. Thus to understand the thing, one must return to the subject. So, phenomena can only be observed through people who experience these phenomena (Cox 2006). Husserl developed his phenomenology into pure phenomenology, where the objects of phenomenology are pure phenomena. According to Husserl, pure phenomena are phenomena that are free from the rationalization process. Pure phenomena are original data that can be captured by human consciousness. According to Husserl, data is different from data according to empirical sciences, which are only limited to physical data. According to Husserl, everything that can be captured by human consciousness has the right to be accepted as a phenomenon and deserves to be recognized. In other words, pure phenomena encompass everything that humans experience, both physical and non-physical.

Phenomenology in Husserl is a philosophy method that aims to find Wessenschau (see nature intuitively) using the reduction method. There are three types of reduction; (1) Phenomenological reduction, namely reducing experience, subjective, placing objects naturally (natural attitude). Phenomenon or symptoms that appear to the subject that does not exist should not be taken for granted. The issue must place visible things that can affect the resident, (2) Eidetic reduction (essence), namely observing the object's nature without judging, reducing all knowledge about the item under investigation obtained from other sources or all existing theories hypotheses. The subject must place everything related to the nature of the thing, and (3) Transcendental reduction, namely reducing the entire tradition of knowledge, existence, and subject-object relations. The subject must place in brackets something related to the relationship between the subject and the object so that the issue arrives at pure consciousness. Pure consciousness is not empirical, transcends all experience, and is transcendental (Wahab 2017).

1. Phenomenology Approach Concept

Phenomenology emphasizes interpretation to understand the existential structure, and then the phenomenon appears as itself (appears or presents itself). The philosophical foundation of phenomenology focuses on the uniqueness of life experiences and the essence of a particular phenomenon. This discussion focuses more on teaching the implications of phenomenological philosophy on research methods, which the authors call the phenomenological approach. Phenomenology as a method has four characteristics;

a. Descriptive. The goal of phenomenology is a description of phenomena and not of explaining phenomena. Phenomena include anything that arises, such as human emotions, thoughts, and actions as they are. Phenomenology means describing something to "the thing itself". The

presupposition becomes unnecessary because the aim is to investigate as it happens. Husserl suggests, "Phenomenology means describing things as one experiences them, and this means a turning away from science and scientific knowledge and returning to the "things themselves".

b. Reduction. The reduction is a process in which assumptions and prejudices about phenomena are postponed in bracketing to ensure that biases do not contaminate the descriptions of observations and ensure that the report forms the things themselves.

c. Essence. The essence is the core meaning of an individual's experience in a particular phenomenon as it is. The search for the soul, essential theme, or essential relations in an as-is phenomenon involves exploring the phenomenon using a free process of imagination, intuition, and reflection to determine whether a particular characteristic is of critical essence. For example, in the case of the importance of learning, a phenomenologist will consider whether change and development are the learning process's fundamental essences.

d. Intentionality. Phenomenology uses the two concepts of noesis and noema to express intentionality. According to Husserl, intentionality refers to the correlation between noema and noesis, which directs the interpretation of experience. Noema is an objective statement of behavior or experience as reality, while noesis is a subjective reflection (awareness) of that aim statement. In this view, the fact is what it is, and we do not have any ideas about reality (objective statements). The interrelation between consciousness and reality is what he calls intentionality. For example, we are worried about something, and we love something, we are proud of something. We do not know the "something"; we know it because we are aware of it and are even mindful of imaginary objects (Kockelmans, 1994; Langdridge, 2007).

For clarity and brevity, we will summarize some of the characteristics of philosophical phenomenology that have relevance to the phenomenology of religion; (1) Descriptive character, namely Phenomenology, seeks to describe the nature of phenomena, the way the appearance manifests itself, and the essential structures based on the human experience, (2) Anti-reductionism, namely liberation from uncritical preconceptions that prevent them from realizing the specificities and differences of phenomena, then giving room to broaden and deepen experiences and provide more accurate descriptions of these experiences, (3) Intentionality, namely how to describe how consciousness forms phenomena. To define, identify, and interpret a phenomenon's meaning, a phenomenologist needs to pay attention to the data's intentional structures and the deliberate forms of consciousness with their desired references and definitions, (4) Confinement, is defined as a delay in judgment. Only by confining beliefs and decisions based on unexamined views of nature can a phenomenologist become aware of experiential phenomena and gain insight into their primary structures, and (5) Eidetic vision is a cognitive understanding (intuition) about the essence, often described as eidetic reduction, which implies "universal essences". These essences express the "essence" (whatness) of something, the essential and unchanging characteristics of a phenomenon that enable us to recognize sensations as phenomena of a certain kind (Allen, 2005; Mujib, 2015)

2. Basic Stages of Data Analysis

The phenomenological implication of data analysis is stated by Willig, Clara (2008) in the phenomenology of interpretation (hermeneutics), that the research is carried out by paying attention to the characteristics: focus on the world of life, being open to the experiences of the studied subject, describing accurately, delaying initial knowledge or prejudice, and looking for the essence in the description. Interpretive phenomenology says that it is almost impossible to gain direct access to the participant's world (the person being studied) without exploring the participant's experiences from their perspective. "It recognizes that such an exploration must necessarily implicate the researcher's view of the world as well as the nature of the interaction between the researcher and participant". The researcher's perspective is expressed in the form of an interpretation of the participant's life experience expressions, the more real it occurs in data analysis when the researcher labels the meaning of the participant's life experience expressions.

Data analysis is possible to occur in an inter-subjective perspective between the researcher and the participants by "delaying" the researcher's prejudice against the phenomenon being studied so that the phenomenon under study appears or presents itself. For example, Moustakas (1994) identifies five main stages in phenomenological data analysis (carried out interactively): *First*, list expressions of participants' answers or responses by delaying the researcher's bracketing to enable these expressions

to appear as they are. Each participant's life experience expression is treated equally. *Second*, the reduction and elimination of these expressions refer to whether these expressions are the essence of the participant's experience and whether the names can be grouped to be labeled and themed. Unclear terms, repetition and overlap, are reduced and eliminated. Then the meaningful words are given labels and themes. *Third*, create clusters and write themes for consistent expressions, don't change and show similarities. The clustering and labeling of these expressions is a core theme of the participant's life experiences. *Fourth*, validating terms, labeling names, and pieces by (1) whether these expressions are explicit in interview transcripts or participant diaries; (2) if the words are not detailed, do they "work without conflict" (work together without conflict or compatible). If they are not consistent and explicit with the participant's life experiences, these expressions are discarded. *Fifth*, create Individual Textural Description. ITD is made by presenting validated words according to the themes accompanied by verbatim quotes from interviews or participant diaries (Sanders 1982).

3. Phenomenology approach steps

In applying the phenomenological approach, especially those related to religious phenomena, Heddy Shri Ahimsa-Putra, an anthropologist, sets out several ethical, and methodological principles that need attention. First, not using a specific frame of mind to judge the correctness of the subject's view. This is because the researcher's task is not to judge or determine the correctness of the religious views understudy but to describe them as best as possible through the adherents' perspective. Second, the religious views obtained also do not require judgment. In the opinion of phenomenology, all "consciousness" is "true.". Third, in seeing the phenomenon or subject, the researcher can be analogized as a "student" who wants to understand an individual or community's religious views and intends to describe it according to the individual's understanding. Fourth, researchers must always remember that the main objective is to express the views, beliefs, or collective community awareness of a religious phenomenon. Therefore, researchers should refrain from giving opinions that may contradict the views of the subject. These concepts will be carried out in the realm of interfaith communication as an initial approach to understanding the conception of religion according to the perspective of its adherents (Putra, 2008; Yahya, 2018).

Although Spiegelberg (1978) has provided a detailed description of phenomenology elements, they are not yet structured steps that are easy for a novice researcher to follow. Carpenter tries to provide structured steps that are easy to follow while still using Husserl's phenomenology and Spiegelberg's elements as a basis. These steps include;

a. Determine the phenomenon to be investigated and the role of the researcher in research.

Determining the phenomenon that is the focus of research requires several considerations, including Husserl's phenomenology's effectiveness to produce a better understanding of the phenomenon (Corbin and Strauss 1998). Furthermore, the role of the researcher must be exact. Following Husserl's philosophy of phenomenology, a researcher can transform data originating from participants into a pure and complete picture of phenomena.

b. Data collection.

The data collection process includes the participant or sample process and data collection methods. In general, phenomenology uses a purposeful sampling technique, in which everyone who has experience of the phenomenon being studied has the right to become a participant. Data collection methods often used are interviews conducted in the form of open or semi-structured interviews. The interview process was recorded and carried out more than once to complete or validate the required data.

c. Data treatment and analysis. Data analysis was preceded by the process of transcription of the interview results verbatim or as they were. Each transcript was identified, checked for accuracy, and analyzed. Various analytical procedures are considered appropriate, such as the method of Colaizi (1978), which includes reading the transcript repeatedly to be able to integrate with the data, extracting specific questions, formulating the meaning of particular statements, developing themes and theme clusters, formulating a complete description of phenomena and validate full reports by providing reports to participants.

d. Literature study. After the data analysis process is complete, the researcher conducts an in-depth literature study to determine the relationship and position of research results to existing research results

e. Defending the truth. Like quantitative research, qualitative research also demands validity and reliability. In qualitative research, validity and reliability are generally known as credibility, audit ability, and fittingness (Guba & Lincoln, 1982; Morse, 1994)

f. Ethical considerations. Ethical considerations that must be considered include providing information about the nature of research, voluntary participation, permission to record interviews, and participant identities' confidentiality both on recordings, transcripts, and incomplete descriptions

Data from the social phenomenon under study can be collected in various ways, including observation and in-depth interviews. In-depth phenomenological research means looking for something profound to get a detailed understanding of the social and educational phenomena being studied. In-depth also means going to something profound to get a sense of what seems straightforward, potentially more complicated. On the other hand, the researcher must also formulate the truth of events/incidents using in-depth interviews. or interview. Data obtained by in-depth interviews can be analyzed data analysis process with interpretative phenomenological analysis. The stages of the Interpretative Phenomenological Analysis were carried out as follows:

a. Reading and re-reading

Researchers immerse themselves in original data. This stage of activity is to write the interview transcript from the audio recording into a transcript in written form. The researchers' audio recordings were seen as more helpful for the researchers' hearing than transcripts in written form. The researcher's imagination of the words of the participants when they are read and re-read from the transcript will help in a complete analysis. This stage is carried out to provide confidence that the research participants are the focus of the study (Knaack, 1984; Jasper, 1994).

The researcher started this process assuming that each participant's words were essential to enter the analysis phase and that the terms were actively treated. Re-reading the data with a model of the overall structure of the interview for further development provides an opportunity for researchers to understand how participant narratives can be divided into several parts together. Reading and re-reading also make it easier to assess how relationships and trust are built between the interviews and then reveal the locations of the passages that are rich and more detailed or contradictions and paradoxes.

b. Initial noting

This early-stage analysis is very detailed and may be time-consuming. This stage examines the content/content of words, sentences and language used by participants at the exploratory level. This analysis maintains continuity of free-thinking (open mind) and records anything of interest in the transcript. This process fosters and creates a more friendly attitude towards data transcripts. Besides, this stage also begins to identify precisely the ways participants say something and understand and think about issues. These stages 1 and 2 merge, in practice starting with making notes on the transcript. The researcher begins the activity by reading, then makes exploratory notes or general notes added by reading the next one

c.   Developing Emergent themes

Although the interview transcript is where the data center is, it will become more transparent by providing a comprehensive exploratory commenting. With these exploratory comments, the data set appears or grows substantially. To bring up the themes of researchers managing data change by analyzing simultaneously, trying to reduce the detailed volume of data in transcripts and initial notes that are still complicated to map interrelationships, connections, and patterns between exploratory notes. At this stage, the analysis, especially the preliminary notes, is more than just a transcript. The experimental commentary carried out comprehensively draws closer to the conclusion of the original transcript. Analyze exploratory comments to identify emerging themes, including focusing so that most of the transcript becomes clear. The process of identifying emerging themes includes the possibility of the researcher shredding the narrative flow back from the interview if the researcher does not feel comfortable in the initial narrative. For this reason, the researcher reorganized the participant's experience data. Research participants have played an essential role in collecting data and making exploratory comments. Or in other words, data collection and making experimental observations were carried out in a participant-oriented manner. Searching for relationships between emerging themes was carried out after the researcher determined a set of pieces in the transcript, and the themes had been chronologically ordered. The relationship between these themes is developed in graphics or mapping and thinking about themes that are compatible with one another. This level of analysis has no official provisions. Researchers are encouraged to explore and introduce something new from their research results in terms of organizing the study. Not all themes that emerge need to be combined in this analysis phase, and some themes may be discarded. This analysis depends on the overall research question and scope of the study (Cohen 1987).

d.   Searching for connections across emergent themes

e.   Moving the next cases

Analysis stages 1- 4 were carried out in each case/participant. If one case is completed and the research results are written down, the next stage moves to the next issue or participant until all matters are completed. This step is carried out on all participant transcripts by repeating the same process.

f.   Looking for patterns across cases.

Each stage of the analysis is described as follows. The final step is the sixth stage in this analysis, looking for patterns that emerge between cases/participants. What is the relationship between issues, and how do the themes in other instances guide the researcher in delineating and re-labeling the themes? At this stage, a master table of the themes for a case or group of issues is created in an institution/organization

Applications of The Phenomenology Approach in Islamic Economics and Finance Research

How to apply the phenomenological approach in Islamic Economics research? To answer this, the author will describe several phenomenological research procedures: (1) Researchers need to understand the philosophical perspective behind the approach, precisely studying how people experience phenomena. The idea of epoché is essential, where the researcher shuts down ideas and preconceived notions about a phenomenon to understand it through the informant's voice, (2) Researchers write exploratory research questions of an experience for the individual and ask the individual to describe their daily life experiences, (3) Researchers then collect data from individuals who experience it a phenomenon that is being researched. In particular, this information is being gathered through lengthy interviews (coupled with self-reflection and previously developed descriptions of artistic works) with informants, (4) The steps of phenomenological data analysis are generally the same as all the psychological phenomenologists who discuss methods. All Psychological phenomenologists use the same number of steps.

The design procedure is divided into statements or horizontalization. Then the units are transformed into a cluster of meanings (collection of substances) expressed in concepts psychological or phenomenological. Finally, these transformations are tied together to make a general description of the experience, a story textural about what is experienced, and a structural description of how it is shared. Some phenomenologists have varied this approach by using include the meaning of personal experience, using analysis single-subject before inter-subject analysis, and by analyzing roles context in the process, and (5) The phenomenological report ends with a better understanding of the reader of the structure (essence) which is essential, does not change from experience, while acknowledging that the singular meaning of knowledge exists.

As a scientific discipline, phenomenology studies the structure of experience and consciousness. Phenomenology is the study of phenomena, such as appearances, everything that appears in our experience, how we experience things, and the meaning we have in our experience. Attention to phenomenology is not just a phenomenon but a conscious experience from the first person's perspective or who experiences it directly. Phenomenology seeks to uncover and study and understand a phenomenon and its unique and unique context experienced by individuals up to the individual concerned's "belief." Thus, researching and understanding it must be based on the point of view, paradigm, and direct belief of the individual concerned as a subject who experiences firsthand (firsthand experiences). In other words, phenomenological research seeks to find the psychological meaning of an individual's understanding of a phenomenon through in-depth analysis in the context of the subject's daily life under study.

The phenomenological approach model's focus is on the experiences experienced by individuals and how individuals interpret their experiences related to certain phenomena that are very meaningful to the individual concerned. The experiences discussed here are ordinary experiences and experiences related to the structure and level of individual consciousness directly or indirectly. Because the phenomenological approach model focuses on an individual's personal experience, the research subject is a person who directly experiences the event or phenomenon that occurs, not an individual who only knows a phenomenon indirectly or through specific media.

There are several core processes in phenomenological research: *epoche, reduction, imaginative variation*, and *synthesis of meanings* and *essences*. *First*, the researcher must understand the perspectives and philosophy behind the approach used, especially regarding concepts. the study of "how individuals experience a phenomenon that occurs." Here the researcher explores and collects data from each subject of Islamic economic research and tries to understand Islamic economic phenomena based on the research subject's perspective. Epoche is the process of eliminating prejudice, reducing bias, and opinions against something. In this case, it focuses on seeing and paying attention to something, increasing sensitivity without involving the researchers' prejudice on the phenomena seen, thought, imagined, or felt.

In phenomenological reduction, the researcher's task is to describe in textural language what a person has seen, external objects and internal acts of consciousness, and the experience itself, such as rhythms and relationships between phenomena. And yourself (self). The quality of the experience is the focus; involvement (filling in) or refining the nature and meaning of the experience becomes a challenge. The steps in phenomenological reduction include bracketing. In this case, the focus of the research is placed in the bracket, and other things are put aside so that the whole research process comes from the topic and the question; horizon lining, each statement is initially treated to have the same value. Furthermore, comments that are irrelevant to the issue and questions or ideas that are repetitive or overlapping are removed, leaving only the horizons (the textural meaning and constituent elements of the phenomenon that are not distorted). In conclusion, according to Kockelmans, the reduction is a systematic procedure by which we raise our knowledge from the level of fact to the level of "ideas," or from points to the essence in general.

The creative variation process's task is to look for possible meanings through imagination, differentiating various frames of reference, grouping and inversing, and approaching the phenomenon from different perspectives, positions, roles, or functions. The aim is to arrive at a structural description of the experience, and the factors that underlie and influence what has been experienced. In other words, how did the understanding of the phenomenon become where it is today. Imaginative variation steps include (a) Make systematics of various possible meanings arranged, which may be based on the

textural purpose, (b) Recognizing themes or contexts on which to base the phenomenon, and (c) Considering the structure as a whole that could lead to overexposure to feelings and thoughts related to the phenomenon, such as the structure of time, space, attention focused solely on the main things, materiality, causality, self-reliance, or relations with other people, and (d) Look for illustrations as examples that can provide a clear picture of the structure of the unchanging themes and facilitate a structural description of the phenomenon.

The final step in the phenomenological research process is the fundamental integration of textural and structural descriptions into one statement as to the essence of the phenomenon's experience as a whole. Core means something general or universal, a condition or quality in which something will not become something itself. The essence of affairs will never dry up. The total textural-structural synthesis represents the essence of a particular time and place from the researcher's point of view, following an imaginative and reflective study of the phenomenon.

Collecting qualitative research data can be done using natural conditions techniques, primary data sources, more participatory observation techniques, in-depth interviews, and documentation. The stages of data collection that researchers do are:

(1) The process of entering the location, This is the first step taken by researchers, such as looking for informants who like Korean pop culture through friends;

(2) When at the location, the condition of the researcher in the field is to collect data from predetermined informants who are designated as data sources;

(3) Data collection efforts by (a) In-depth interview is the primary method used in qualitative research, and this is because: first, by interviewing the researcher can explore not only what is known and experienced by the subject under study, but also what is hidden deep within the research subject. Second, the informants' questions can include cross-time things related to the past, present, and future. In this study, interviews were used with general guidelines, where the researcher was equipped with very general interview guidelines, including the topics to be researched. In this phenomenological research, the interviews are carried out informally, interactively (in conversation), and through open questions and answers. Although the researcher initially has prepared a list of questions, it is not rigid to follow the list of questions made in practice. The interview flows according to the respondent's response or answer. The most important thing is to be able to dig up all the data you are looking for. (b) Observation also has advantages for data collection in qualitative research because researchers will get the validity of the data from the information obtained from interviews in each location, and (c) Documentation of Non-human sources of information, such as documents and records in qualitative research, are often overlooked because they are not considered to align their accuracy and detail with the results of interviews and observations handled directly by the researcher first-hand. Researchers need documentation data to complete the data obtained from interviews, including field notes. Recording data collection results in Qualitative research depends on how detailed, accurate, and extensive data collection results are. This is because the data analysis will rely on the notes made by the researcher. In qualitative research, there are two types of messages, namely descriptive and reflective notes. Descriptive records are much longer and more detailed than reflective ones and contain clear and accurate field conditions. In contrast, the thoughtful notes have speculations, impressions, opinions, ideas, suspicions, question marks, and plans for the next activity.

Data analysis systematically searches for and organizes interview transcripts, field notes, and other materials understood by researchers. Analytical activities are carried out by analyzing the data, collecting the data, dividing it into manageable units, finding what is meaningful, and systematically researching and reporting. This study's data analysis is a qualitative analysis technique from Miles and Huberman, namely the Interactive Analysis and Comparative Analysis model, which compares the research results with previous studies' findings. The analysis process is carried out in three steps: data that appears in words from observations, interviews, document digest, tapes, etc. The data is processed by typing, recording, editing—analysis by describing them in the expanded text. The examination consists of three activity flows simultaneously, namely data reduction, data presentation, and concluding/ verification.

Data reduction, Namely the process of selecting a focus on simplifying, abstracting, and transforming "rough" data obtained from field records. During data collection, a reduction stage occurs

(summarizing, coding, searching for themes, creating clusters, creating partitions, writing memos). Data reduction continues until the end of the final report preparation. Data reduction can be part of the analysis and sharpening, categorizing, directing, removing unnecessary, and organizing data so that the conclusions can be drawn and verified. Data presentation is a structured collection of information that allows for drawing conclusions and taking action. Presentation of data in qualitative research in the past used a lot of narrative text. To further sharpen the understanding of the parts of the study, it can be equipped with presenting various kinds of matrices, graphics, networks, and charts, and (c) The qualitative analysis begins by noting objects at the start of data collection, noting regularities, patterns, explanations, possible configurations, causal pathways, and propositions. The "final" conclusions of the research may not be complete until the most recent data collection, depending on the size of the field note collections, their coding, storage, and retrieval methods used, the ability of the researcher, and the donor's demands, but often these are the conclusions. It has been formulated beforehand from the start, although a researcher claims to have continued it inductively. Findings were also verified during the study

Conclusion

As a scientific discipline, Islamic economics must build complete scientific knowledge such as a solid body of knowledge, methodologies for giving birth to theories that explain doctrines and economic realities, and accumulation and systematization of learning in Islamic economics knowledge. Islamic economic methods must be built on the principles of Islamic epistemology that recognizes God's revelation (al-wahy) in the form of al- Qur'an and Al-Hadith as a source of knowledge, in addition to empirical facts and the accumulation of human experience (facts) and reasoning (intellectual) reasoning). The Islamic economic methodology has a unifying approach (unified approach) to the three sources of knowledge. There is no dichotomy between 'facts' and 'values', objective reality and 'values' subjective emotions or normative values (normative values) as in the epistemology of modern science. The Islamic economic methodology aims to produce scientific criteria, principles, standards, rationalizations, arguments, and justifications to give birth to a theory, prove it is valid, and a series of methods, techniques, and scientific procedures. Usually, this is generated after clear scientific criteria and truth. The methodological framework of Islamic economics is truth and goodness, natural science methodology, social science methodology, and Islamic economics object. Para scientists involved in the movement to develop Islamic economics have several approaches that reflect methodological differences

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