

Islamic Principles of Justice in Cross-Cultural Business Transactions: A Phenomenological Study in Indonesian Multicultural Business Context

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ABSTRACT

The principle of justice is a fundamental value in Islamic economics that is relevant to be applied in cross-cultural transactions. However, differences in cultural values and social backgrounds can affect its implementation. This study aims to explore the application of the principle of Islamic justice in cross-cultural transactions in a multicultural society. The study used a qualitative method with a phenomenological approach, while data analysis was carried out using NVivo software. Data were obtained through interviews with cross-cultural business actors and analyzed through thematic coding. The findings show that the principle of justice includes honesty, transparency, and equality in the treatment of all parties, which contribute to the creation of more harmonious and mutually beneficial business relationships. However, its implementation faces challenges in the form of different perceptions of justice, imbalance of information, and the influence of local cultural norms. The flexible and inclusive principle of Islamic justice provides a strong foundation to overcome these challenges and create harmony in cross-cultural transactions.

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1. INTRODUCTION

The principle of justice is a fundamental value in Islamic economics that not only plays an important role in relationships between individuals but also in broader economic transactions. In Islamic economics, justice means equal and non-discriminatory treatment of all parties, and emphasizes honesty, transparency, and balance in every transaction (Farikhin & Mulyasari, 2022). In the context of cross-cultural transactions, the challenges of implementing the principle of justice become increasingly complex, because differences in understanding of what is considered fair by one group of people may not necessarily be considered fair by another group of people.

The global business landscape has undergone significant transformation in Islamic economic practices, with the Islamic finance industry consistently demonstrating rapid growth year after year (Alghafes et al., 2024; Ghaemi Asl et al., 2024; Kazak et al., 2023; Ledhem, 2022; Maulina et al., 2023). Indonesia, as the world's largest Muslim-majority country, plays a pivotal role in this development, making a significant contribution to the total global Islamic financial assets. With the continuous growth of international trade volumes, Indonesia faces unique challenges in aligning Islamic principles with diverse business practices across cultures. This intersection between religious principles and international trade creates a complex environment where traditional Islamic values meet modern global business standards.

Cross-cultural business transactions within the Islamic context have garnered increasing attention in international business research. Studies in various Muslim-majority countries reveal diverse approaches to implementing Islamic business principles. For instance, Gulf Cooperation Council (GCC) countries emphasize strict adherence to Shariah compliance in financial transactions (Ibrahim et al., 2012; Tawfik et al., 2024), while Southeast Asian nations such as Malaysia and Indonesia adopt more flexible approaches that accommodate local cultural practices (Hamayotsu, 2002; Nesadurai, 2012). This diversity in implementation underscores the need for a deeper understanding of how Islamic principles of justice can be effectively applied in various cultural contexts.

Indonesia is the world's largest Muslim-majority country with over 17,500 islands and hundreds of ethnic groups, creating a rich yet challenging social dynamic. Each ethnic group, religion, and region has different cultural norms and values, which often influence how people understand and practice fairness in economic transactions in different ways. For example, in some cultures, personal or family relationships are more important in business transactions, and the principle of fairness that prioritizes equality between all parties may not always be accepted. In such cultures, decisions can be more influenced by personal affiliation, which can lead to an imbalance in the application of the principle of fairness to others who do not have personal or family ties (Suslov, 2021).

The globalization of Islamic business practices has led to the emergence of international standards and frameworks for ensuring justice in cross-cultural transactions (ALADAĞ, 2023; McCary, 2000). Organizations such as the Islamic Financial Services Board (IFSB) and the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) have established guidelines that bridge different cultural interpretations of Islamic business principles (Mukhlisin & Fadzly, 2020). However, these standardization efforts often face challenges when implemented in diverse cultural settings, particularly in countries like Indonesia where local business practices are deeply rooted in traditional customs and values.

In Muslim communities, usury is considered to violate the principle of justice because it causes exploitation and social injustice. However, in societies that adopt an interest-based economic system, usury is often viewed as a legitimate mechanism to offset risk and value the lender's time (Shakhatreh, 2024). This difference shows that justice in economic transactions does not always have a uniform definition, but is influenced by cultural norms and religious values adhered to by each community group.

The principle of equality of treatment can also face serious challenges in multicultural societies, especially when there are social or economic inequalities involving certain ethnic or religious groups (Carrim, 2019). For example, in some countries, ethnic or religious minorities may experience discrimination that limits access to equal business opportunities. This structural discrimination can be reflected in various forms, such as exclusion from business networks, unfairness in price negotiations, or restrictions on access to economic resources such as capital or government assistance (Haq et al., 2024). Although the principle of justice emphasizes equality, social barriers and cultural norms that are deeply rooted in society often make it difficult to apply this principle fairly in the field (de Vries, 2020). Therefore, the existence of these structural inequalities can hinder the achievement of true justice in cross-cultural transactions, which requires further policy adjustments and social awareness to create inclusive equality.

International business research indicates that cultural differences significantly impact the interpretation and implementation of justice in business transactions (Leung et al., 2005). A comparative study across Asian economies shows that countries with strong collectivist cultures tend to emphasize relationship-based justice, while those with more individualistic orientations focus on procedural justice (Cohen, 2015; Jiang et al., 2017). Indonesia's position at the crossroads of various cultural influences provides a unique laboratory for studying how Islamic principles of justice can be adapted to different cultural contexts while maintaining their fundamental integrity. In some regions, gender differences can also affect fairness in business transactions, where women often face discrimination in various forms, such as wage gaps or limited access to business opportunities. For example, in some cultures, women are less likely to be given the opportunity to lead or make important decisions in business, even though they have the same competence as men. The principle of justice in Islam, which emphasizes equality, can help address this injustice by ensuring that women have equal rights in every aspect of business transactions, both as business actors and consumers (Saavedra-Garcia et al., 2022).

The application of the principle of fairness in business transactions can also be disrupted by consumer bias against products from minority-owned businesses. Research (Liu et al., 2020), shows that some consumers tend to discriminate against products sold by businesses owned by certain ethnic or religious groups, even though the products are of equal or even better quality. This reflects a bias that can increase the failure rate of minority-owned businesses, which in turn affects the principle of fairness in business transactions. This discriminatory practice is contrary to the spirit of Islamic justice which should provide equal and fair treatment without distinguishing ethnic backgrounds as long as the products produced do not conflict with Islamic principles, namely meeting halal and quality standards.

Recent global trends in ethical business practices have highlighted the increasing relevance of Islamic principles of justice in international commerce (Hassan & Kayed,

2009; Saeed et al., 2001). Multinational corporations operating in Muslim-majority markets are increasingly adopting Islamic business principles to enhance their cultural competence and market acceptance (Saeed et al., 2001; Temporal, 2011). This global adaptation of Islamic business values creates new opportunities for developing more inclusive and culturally sensitive approaches to business transactions, while also presenting challenges in maintaining consistency across different cultural contexts.

This research has a high urgency, considering that Indonesia as a multicultural country requires a framework that can accommodate differences in perspectives and cultural norms in the context of Islamic economics. Cultural diversity often raises challenges that have not been widely discussed in the existing literature, especially in terms of implementing principles of justice that are acceptable to various groups in society. Therefore, this study aims to identify and analyze the application of Islamic principles of justice in cross-cultural transactions in Indonesia, with a focus on the perceptions and practices of business actors regarding equal treatment in multicultural markets.

This study was conducted by collecting data through interviews with cross-cultural business actors, which were then analyzed using NVivo software to explore findings related to the application of the principle of justice. With a qualitative and phenomenological approach, this study can identify in depth the understanding of business actors regarding justice in a social and cultural context. Thus, this study provides important insights into the challenges faced by cross-cultural business actors in implementing the principles of Islamic justice, as well as providing practical solutions to overcome social and cultural barriers in business practices. The novelty of this study lies not only in the use of NVivo software in the use of phenomenological research on business transactions, but also in the exploration of how the principles of Islamic justice can be adapted in the context of Indonesia's multicultural society. Theoretically, this study contributes to the development of Islamic economics by explaining the application of justice values in a cross-cultural context. Practically, this study offers insights that can be used to improve social harmony and justice in economic transactions in multicultural societies.

2. METHODS

This study uses a qualitative method with a phenomenological approach to explore the subjective experiences of business actors in applying the principle of justice in the context of cross-cultural transactions. The phenomenological approach was chosen because this approach focuses on understanding the experiences of individuals in certain situations and how individuals give meaning to the experiences they experience (Alhazmi & Kaufmann, 2022). Phenomenology allows researchers to dive into the direct experiences of respondents, who in this case are business actors who interact in a multicultural context, and identify the essence of respondents' experiences related to the principle of justice in transactions.

Participant Selection. Participants in this study were selected using purposive sampling techniques, which allows researchers to select individuals who have experience and knowledge relevant to the research topic (Palinkas et al., 2015). Criteria include business actors who are actively involved in cross-cultural transactions, both in local markets such as provinces and nationally, and who have experience with the principles of fairness in their business practices. Other criteria include respondents being open to talking about the principles of fairness, different cultures or religions with business

partners. Meanwhile, participants who do not have direct experience with cross-cultural transactions or who are involved in businesses that do not have cultural diversity are excluded from the participant criteria. The number of participants as many as ten people was selected based on the principle of data saturation, which is when the data obtained is sufficient to provide an in-depth understanding and no new information emerges (Turner & Lopez, 2024).

Data Collection. The data collection process was conducted through semi-structured interviews with business actors. The interviews were designed to explore participants' views and experiences regarding the application of fairness principles in cross-cultural transactions. The interview protocol included open-ended questions that allowed participants to explain their experiences in depth and provide insight into how respondents interpret and implement fairness in multi-cultural contexts. The duration of the interviews was estimated to be between 45 to 60 minutes per session. Each interview was conducted either face-to-face or through an online platform according to the respondents' convenience.

Data Analysis. Data obtained from interviews will be analyzed using NVivo software to facilitate the process of coding and categorizing data (Elliott-Mainwaring, 2021). The analysis process begins with a complete transcription of the interview. Next, the transcribed data will be coded to identify key themes related to the application of justice principles in cross-cultural transactions. Coding is done by identifying pieces of text that are relevant to the research questions and labeling the text to categorize relevant information (Mortelmans, 2019). After the coding stage, the coded data will be grouped into larger categories or themes. These themes will be developed based on patterns that emerge in the data, and linked to relevant theories such as organizational justice theory and the Capability Approach. NVivo also allows researchers to see relationships between themes and map how justice principles are applied in cross-cultural contexts (Feng & Behar-Horenstein, 2019).

Validity and Reliability. To ensure the credibility of the research results, researchers use several techniques to ensure data quality. One of them is the member checking technique, where the results of the analysis that has been done are returned to the participants to ensure that the researcher's interpretation is in accordance with the respondent's experience (Phillips & Lu, 2018). In addition, to ensure transferability, researchers provide clear and detailed descriptions of the research context and participant characteristics, so that readers can understand the extent to which the findings of this study can be applied in other contexts. Dependability in this study will be ensured by documenting each stage in the research and analysis process to provide transparency, while confirmation can be achieved through discussions with colleagues regarding the interpretation of the data produced.

The next stage is the interpretation of the results of the thematic analysis. At this stage, researchers examine the patterns that emerge in the data and relate them to relevant theories, as well as existing literature. The results of the analysis will be compared with the basic principles of justice in Islamic economics to see the extent to which the application of these principles is in accordance with the values adopted in a multicultural society. This interpretation involves a discussion of how local culture influences the way business actors interpret and apply justice in transactions, as well as the challenges faced in implementing the principles of justice.

Ethical Considerations. This study also complies with applicable research ethics principles. All participants were given clear information about the purpose of the study and the procedures that would be carried out before the interview began. Informed consent was obtained from each participant, stating that the respondent was willing to participate voluntarily and could withdraw at any time without consequence. All data collected was kept confidential, and the identities of the participants were disguised to protect the privacy of the respondents. Data were stored securely and used only for the purpose of this study.

3. RESULTS AND DISCUSSION

3.1. Integrating Islamic Justice Principles with Theoretical Approaches in Economic Transactions

3.1.1. The Principle of Justice in Islamic Economics

Justice is one of the main principles in Islam that covers various aspects of life, including economic transactions (Sudana et al., 2023). In Islam, justice is not only interpreted as equal distribution, but also as an effort to provide rights to each individual according to their contributions and needs. This principle is in line with the Capability Approach theory, introduced by Sen (2014), offering an analytical framework for understanding the dynamics of justice in economic transactions by emphasizing individual empowerment through capacity and opportunity development. This approach is relevant in studying cross-cultural transactions, especially in the context of multiculturalism in Indonesia. The Capability Approach theory defines well-being as an individual's capabilities to achieve "functions" that are considered valuable in their lives (Erasmio, 2024). In a cross-cultural context, these functions are heavily influenced by local cultural values, which can determine how individuals interpret economic opportunities and challenges. This theory is also reinforced by the Organizational Justice Theory, which groups justice into three main forms: distributive, procedural, and interactional (Solinas-Saunders et al., 2024). These three forms of justice have strong relevance to the principles of justice in Islamic economics.

Distributive justice in Organizational Justice Theory focuses on fairness in the allocation of resources, such as income, opportunities, or rewards (Abuelhassan et al., 2020). In Islam, this concept is seen in teachings on the fair distribution of wealth, such as zakat, alms, and the prohibition of usury, which aim to create economic balance. The Qur'an emphasizes the importance of wealth distribution that is not only concentrated in certain groups, as stated: "So that wealth does not circulate only among the rich among you." (QS. Al-Hasyr: 7). In this context, Islamic distributive justice includes granting rights to individuals in need, while ensuring that someone who works hard gets rewards according to their contributions. This approach is relevant to the theory of distributive justice, which emphasizes the balance between individual contributions and social needs.

Procedural justice, refers to fairness in the decision-making process and policies, including transparency and consistency in their implementation. Islam emphasizes the importance of fair processes in resource management and economic transactions (Azmat & Ghaffar, 2021). The principle of deliberation (*shura*) is the basis for fair decision-making, where all parties involved are given the opportunity to express their views. As stated in the Qur'an: "And their affairs (are decided) by deliberation between them." (QS. Asy-Shura: 38). This approach ensures that no party is disadvantaged by unilateral decisions. In business transactions, the application of the principle of procedural justice

helps create trust between the parties involved, which is an important element in the theory of procedural justice.

Interactional justice emphasizes fair treatment in interpersonal relationships, including aspects of politeness, respect, and transparency. In Islam, interactional justice is reflected in the teachings of honest (*siddiq*) and transparent (*amanah*) behavior in business transactions. The Prophet Muhammad SAW said: "An honest and trustworthy trader will be with the prophets, the *shiddiqin*, and the martyrs." (Narrated by Tirmidhi). This teaching shows that fair behavior in social interactions has a spiritual dimension, where justice is not only judged from the results but also from the manner and intention behind the action. This principle is in line with the theory of interactional justice which emphasizes the importance of respect in work relationships or transactions.

Justice in Islamic economics provides a strong normative foundation for application in modern management, especially in the context of cross-cultural business. By linking the dimensions of distributive, procedural, and interactional justice in the Organizational Justice Theory, the Islamic approach to justice offers a holistic solution to address the challenges of justice in a multicultural economy. This strengthens the relevance of Islam as a source of values that support ethical and inclusive business management in the era of globalization.

3.1.2. Principles of Fairness in Cross-Cultural Transactions

In cross-cultural transactions, the principle of fairness faces unique challenges due to differences in perceptions, values, and norms influenced by the cultural backgrounds of each party (Gale et al., 2021). Cross-Cultural Management Theory, as proposed by Geert Hofstede, provides a framework for understanding how cultural dimensions, such as power distance, individualism, collectivism, and uncertainty avoidance, influence the way fairness is interpreted and applied in business relationships.

The power distance dimension, for example, describes the extent to which members of a society accept an unequal distribution of power. In cultures with high power distance, hierarchy is often considered the norm, and fairness tends to be measured based on compliance with the power structure. Conversely, in cultures with low power distance, fairness is more often viewed as equality between all parties involved (Sahadevan & Sumangala, 2021). This poses a challenge in cross-cultural transactions, where parties from more egalitarian cultures feel that the principle of fairness is violated if decision-making is dominated by the party with greater authority.

The dimensions of individualism and collectivism also have a significant influence on perceptions of fairness. In individualist societies, fairness is often measured based on individual contributions, while in collectivist societies, the focus is more on the welfare of the group as a whole. For example, in cross-cultural negotiations, parties from individualist cultures may place greater emphasis on distributive justice based on meritocracy, while parties from collectivist cultures may place greater emphasis on harmony and balance in the distribution of resources.

The principle of justice in Islam offers a universal approach to reconciling cross-cultural value differences. The concept of justice in Islam encompasses not only distributive aspects (fairness in the distribution of resources), but also procedural (fairness in the decision-making process) and interactional (fairness in the way parties are treated) (Chapra, 1992). This principle is transcultural, as it is based on universal values such as honesty, transparency, and respect for individual and collective rights. For example, in a culture with high power distance, Islamic principles can be the basis for

ensuring that the weaker party is not disadvantaged by the stronger party in the transaction process. Islam emphasizes the importance of deliberation (*shura*) in decision-making, which reflects procedural justice by involving all stakeholders, regardless of social status.

In Hofstede's theory, individualistic and collectivist cultures face challenges in finding common ground in cross-cultural transactions. The Islamic principle of justice, with its approach of balancing individual and group rights, can be a solution to bridge this gap. For example, Islam teaches that every individual has the right to receive a fair share based on their contribution, but also emphasizes the importance of the collective interests of society, as reflected in the principle of *maslahah* (common good).

3.1.3. Transaction in Islamic Economics

Transactions in Islamic economics have clear principles to ensure justice, honesty, and balance between the rights and obligations of each party involved (Emamzadeh, 2020). In Islam, business transactions are not only seen as an activity of exchanging goods or services, but also as an effort to carry out Allah's commands and uphold moral values. Therefore, economic transactions in Islam must avoid practices that can harm one party, such as usury (interest), *gharar* (uncertainty), and *maysir* (speculation), which are considered to cause injustice in society (Shakhatreh, 2024).

The basic principle in Islamic transactions is agreement, where both parties must agree on the terms and price with full transparency. Honesty in communication and transparency are also very important in Islamic economics. The concept of *halal* and *haram* also affects the types of transactions that are permitted, where transactions involving prohibited elements, such as *haram* products or transactions based on fraudulent elements, will be considered invalid. Thus, Islamic economics emphasizes the importance of morality and ethics in every economic transaction, ensuring that every business action is not only materially profitable, but also socially and spiritually beneficial (Baloch & Chimenya, 2023).

3.1.4. Multiculturalism and Economy in Indonesia

Indonesia, as a country with diverse ethnicities, religions, and cultures, makes multiculturalism an integral part of its national identity. This diversity provides challenges as well as opportunities in various sectors, including the economy. Multiculturalism affects the way transactions and business relationships between individuals and groups with different cultural backgrounds, religions, and values are conducted. This can create diversity in consumption patterns, transaction methods, and preferences for products and services. Therefore, a good understanding of social and cultural dynamics is key to designing economic policies that are inclusive and fair to all levels of society (Sahadevan & Sumangala, 2021).

The principles of Islamic economics, which prioritize justice and sustainability, can be applied in cross-cultural transactions. However, differences in interpretation of the concept of justice, business ethics, and religious values adopted by each group require adjustments in their implementation (Karimullah, 2023). In this case, universal Islamic values, such as honesty, transparency, and equality, can be a strong foundation to bridge these differences and create harmony in cross-cultural business transactions. As the Indonesian economy develops, it is important to understand how multiculturalism can enrich fairer and more inclusive economic practices, and contribute to the country's economic sustainability (Gale et al., 2021).

3.1.5. The Influence of Local Culture in the Implementation of Economic Justice

The influence of local culture plays an important role in the application of the principle of economic justice, especially in the context of business transactions involving various cultural groups that have different views on justice. In a multicultural society like Indonesia, local cultural values often shape how individuals view the concept of justice in economic transactions. For example, the culture of mutual cooperation and kinship that is very strong in Indonesian society can influence how business relationships are built, where justice is not only measured based on material benefits, but also on social aspects, such as harmonious relationships between individuals and willingness to help each other. The principle of economic justice in this context includes more than just the distribution of profits, but also how business can provide broader social benefits to the community (Farikhin & Mulyasari, 2022).

The application of the principles of economic justice that refer to Islamic values often faces challenges when local cultures have different norms or practices. For example, in some local cultures, the practice of interest or usury in loans is considered acceptable in certain contexts, whereas in Islamic economics, usury is prohibited because it is considered detrimental to the weaker party (Al Balushi, 2023). In this case, there is a need to find a solution so that the principles of Islamic economics can still be implemented without clashing with local culture, without sacrificing the basic values contained in Islam. For this reason, the application of the principles of economic justice in a multicultural society must involve a dialogue between local religious and cultural values, so that harmony is achieved in economic practices that are not only materially fair, but also socially and culturally (Ward et al., 2018).

3.1.6. Using NVivo in Qualitative Analysis

NVivo is software designed to help researchers analyze qualitative data systematically and efficiently (Bakla, 2021). In qualitative research, such as that conducted in a study on the principle of fairness in cross-cultural transactions, NVivo is used to facilitate the process of coding, categorizing, and searching for themes from data obtained through interviews, observations, or other qualitative data sources. By using NVivo, researchers can organize data into relevant categories or themes, making it easier to find patterns or relationships between themes, and producing a more in-depth and structured analysis (Elliott-Mainwaring, 2021). This is especially useful in research involving large and complex texts or interviews, allowing researchers to see patterns that emerge from the data in a more organized and clear way (Phillips & Lu, 2018).

NVivo also supports thematic analysis that helps researchers to identify and explore key themes emerging from qualitative data, and visualize relationships between themes through graphs and diagrams (Mortelmans, 2019). In addition, NVivo allows researchers to conduct more flexible data analysis, with the ability to combine qualitative data with quantitative data, if necessary. This provides the advantage of understanding data holistically and in depth, and can help researchers to develop stronger arguments supported by concrete evidence. The use of NVivo in this study is very relevant to explore how the principle of justice in Islamic economics is applied in the context of multiculturalism in Indonesia, because it can facilitate the analysis and compilation of findings related to business perceptions and practices in different cultural communities (Elliott-Mainwaring, 2021).

3.2. Results

The results of this research analysis show that the main themes that are the focus of the research have been clearly depicted through the qualitative analysis process based on NVivo software. The methodology used in this study, namely the qualitative method with a thematic phenomenological approach, has proven effective in exploring relevant issues related to the application of the principle of justice in cross-cultural transactions. The resulting word cloud is visual evidence that the collected data has represented various important dimensions that are in accordance with the research objectives, such as the value of justice, the influence of local culture, and cross-cultural business interactions, as seen below.



Figure 1. Word Cloud

Source: NVivo Analysis Results

In figure1, the resulting word cloud provides a strong visual representation of the dominance of important themes, which not only supports the relevance of the methodology used but also ensures that the collected data is sufficient to describe the research context. The word cloud displayed reveals the most frequently occurring keywords in the analysis process. Words such as business, principles, justice, Islamic, and cultural dominate. Showing the main focus of the research on cross-cultural issues, Islamic justice values, and the business context. In addition, several words such as honesty, transparency, partners, and local culture enrich the narrative with specific aspects relevant to the application of the principle of justice.

The word business, indicates that the main focus of the research is cross-cultural business transactions. This emphasizes the relevance of the research to the practical and applicable context. Today's business world is very global and connected, requiring the right approach to cultural differences and values held by the various parties involved. According to Hofstede, organizational culture and values prevailing in a country or community greatly influence the way business is conducted (Gallego-Álvarez & Pucheta-

Martínez, 2021). In the Indonesian context, many companies are involved in international business, which brings challenges to maintaining Islamic ethical principles, including fairness in transactions, amidst a business culture that often focuses more on efficiency and profit. This shows the importance of combining effective business principles with universal Islamic values of justice, especially in the local Indonesian context that often pays more attention to social relations in business transactions.

The words Principles and Justice, emphasize that the principle of justice is the core of this study, especially how this principle is applied in a cross-cultural context, considering transparency, balance, and trustworthiness. In Islam, the principle of *al-'adl* (justice) is the basis for all forms of economic and social transactions. As explained in Surah Al-Mutaffifin verses 1-3 which condemn the practice of injustice in weights and measures, "Woe to the cheaters, (namely) people who, when they receive a measure from others, they take it in full, and when they measure or weigh for others, they reduce" (Q.S. Al-Mutaffifin: 1-3).

This verse illustrates how important integrity is in economic transactions, especially in terms of honesty in weighing and measuring merchandise. This shows that in Islam, justice involves not only fair distribution but also the application of clear honesty in every transaction. In Islam, justice is not only limited to the actions or behavior of individuals in transactions, but also includes the economic system as a whole. This principle can be translated into business practices by ensuring that transactions are carried out with sincerity, honesty, and integrity without anyone being harmed. In the context of cross-cultural transactions, this means balancing the universal principles of Islam with cultural norms that may differ across regions.

In cross-cultural management theory, the concept of justice needs to be understood in various different cultural contexts (Jackson, 2021). For example, in some cultures, sincerity and honesty in transactions are often considered primary values, while in other cultures, the way of negotiating or pricing can be more flexible and less prioritize strict transparency. This poses a challenge for Muslim business actors who seek to apply the principles of Islamic justice in cross-cultural transactions.

The word Islamic indicates that the values of justice discussed are rooted in Islamic teachings. This includes the implementation of Islamic ethical values in business practices. Along with globalization and increasing cross-cultural transactions, Islamic values in business are increasingly receiving attention, especially in the context of sustainable business that prioritizes ethics and morals. One example is the application of the principle of justice in Islamic economics which prioritizes equality in the distribution of profits. This is relevant to the statement (Hussein et al., 2017), which states that moral business principles emphasize the need for fair distribution between all parties involved in the transaction. In the context of Indonesia, which is predominantly Muslim, the application of Islamic principles in business often reflects an effort to create a balance between economic profit and social responsibility, given the importance of maintaining good relations and justice in society.

Next, the word Cultural, underlines the main challenges that arise due to cultural differences in the implementation of justice. Local culture plays an important role in influencing the interpretation and application of the principles of justice. As suggested by Trompenaars and Hampden Turner, local cultural values influence how individuals and groups understand and apply principles such as justice in everyday life, including in business transactions (Balan & Vreja, 2013). In Indonesia, values such as mutual

cooperation and collectivism are often the basis of business interactions, where long-term relationships are valued more than short-term profits (Ford & Honan, 2019). This provides a strong foundation for the application of Islamic principles of justice that emphasize balance and fair distribution. However, challenges arise when Indonesia interacts with countries that have individualistic cultures that emphasize competition and efficiency as the main values in business transactions. These differences can create potential tensions in how to understand and apply justice in cross-cultural transactions.

Meanwhile, the words Honesty and Transparency describe the importance of honesty and transparency as key elements in creating harmonious business relationships. Honesty and transparency are basic principles in Islamic teachings that strongly support the creation of justice in business transactions. In the Qur'an (Al-Baqarah: 282), transparency in transactions is strongly emphasized, especially in matters relating to debts and contracts. Honesty in business agreements is a reflection of integrity and trustworthiness which are the foundation of fair business relationships in Islam (Zin et al., 2024). In Indonesia, which is heavily influenced by a culture of collectivism and mutual cooperation, the principles of honesty and transparency are more easily accepted because they support the creation of more harmonious and mutually beneficial business relationships. However, in a culture that is more oriented towards individual profit, these values are more difficult to accept, especially when there is tension between transparency and the goal of greater efficiency in business transactions.

Further analysis using Word Cloud, which aims to dig deeper into the distribution of words that appear in the context of discussions about transactional justice in Islamic economics. This Word Tree can be used to clearly see existing patterns, as well as the most dominant words, and how the words are related to each other.

The Word Tree image Figure 2 provides an overview of how the word justice is used in various problem contexts. This visualization shows the diverse patterns of use of the word justice, reflecting the importance of the concept of justice in discussions related to Islamic economic principles. By analyzing the branches that emerge, one can understand how the word justice is related to other concepts. The word justice appears in various contexts related to the principle of fairness in business, especially in cross-cultural transactions. Most discussions are directed at the application of justice in business practices, emphasizing the importance of transparency and honesty as core values that must be maintained in every transaction. Phrases such as business practices, Islamic economics, and cross-cultural transactions show how Islamic economic justice is applied and how it interacts with different cultures in multicultural business.

This study explains that justice is not only interpreted as economic balance, but also includes the principles of transparency and honesty in every transaction. In Indonesia, where cross-cultural business is very dominant, the application of the principles of Islamic justice that prioritize transparency is very important. For example, in Indonesian culture, the values of honesty (integrity) and transparency are highly valued, and this is also in line with Islamic teachings that emphasize the importance of transacting fairly and honestly. This is in line with the concept of al-'adl in Islam, which requires every transaction to be carried out fairly and not to harm other parties. As a relevant reference, a study conducted by Powell (2013) shows that in international business, the principles of Islamic justice play an important role in creating harmonious business relationships, regardless of existing cultural differences. This principle, which prioritizes balance and honesty, has been shown to create trust in cross-cultural

transactions, which is very important in the context of business in Indonesia which is heavily influenced by intercultural interactions.

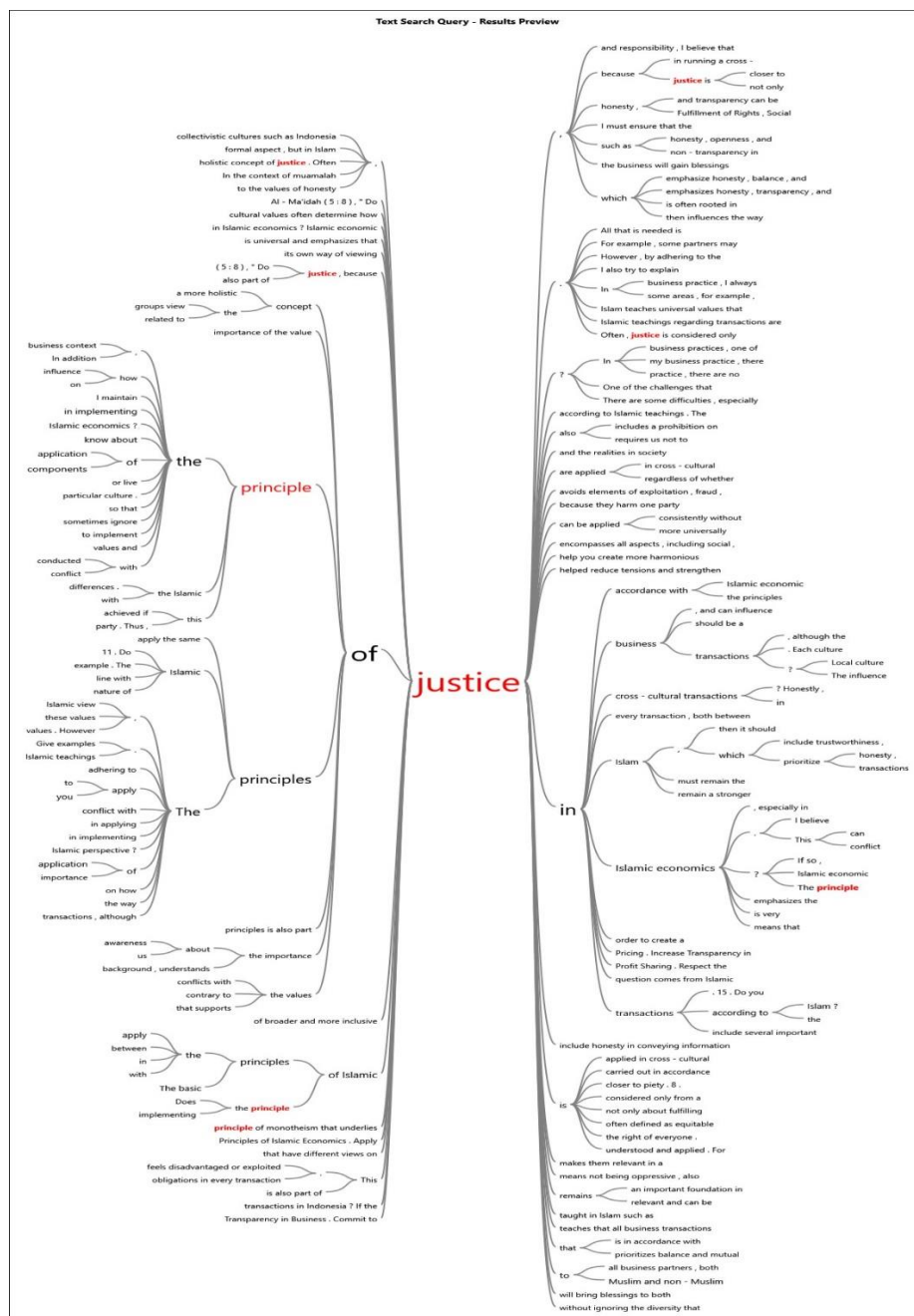


Figure 2. Word Tree of the Use of the Word Justice

Source: NVivo Analysis Results

The concept of justice is highly emphasized in the context of Islamic economics, which teaches universal values of justice, such as the prohibition of exploitation and fraud, and emphasizes the need for transparency in business transactions, and the prohibition of usury and gharar. Justice is a very important principle in Islamic economics, which must be applied without compromise, despite challenges from different cultures or values in society. In the Word Tree analysis, it appears that the concept of justice is also related to terms such as Islamic economics and transparency. This illustrates how justice in Islamic

economics is not only an ethical norm, but also a principle that governs the economic system as a whole. Justice in Islamic economics aims to create social justice and the welfare of the people, which must be implemented without compromise. In this context, every economic practice must run with transparency, without any fraud or exploitation that harms other parties.

The application of this principle of justice has its own challenges, especially when interacting with cultures that may not always be in line with Islamic principles. For example, although the principle of Islamic justice has been accepted by many people in Indonesia, challenges still exist in its practice, especially in dealing with cultures that may prioritize short-term profits or less transparent business practices. However, a study by Umam et al. (2024) shows that despite these challenges, the principle of Islamic justice can still be applied in the context of Indonesia's increasingly global and diverse economy. In Islamic economics, justice is also closely related to the prohibition of exploitation and fraud, which often occur in transactions that are not transparent or that involve unfairness in the distribution of profits. In the Word Tree, the word justice appears in relation to transparency, honesty, and business ethics, all of which reflect the importance of business practices that do not harm any party.

In the context of Indonesia, this is very relevant, considering that the country has many economic sectors that are vulnerable to exploitation and fraudulent practices, especially in the informal sector and MSMEs. Therefore, the principle of justice in Islamic economics, which emphasizes the need to avoid the practices of *riba*, *gharar*, and *maysir*, is very important to be implemented in various economic sectors in Indonesia. Chapra (2008) emphasized that in Islamic economics, it is important to ensure that no party is harmed in economic transactions, and that each individual gets their rights in accordance with the principle of justice.

Several branches in the word tree show the challenges faced in applying the principle of justice, especially in cross-cultural transactions. For example, the challenge of balancing local cultural values with the universal principles contained in Islamic economics. Discussions around conflict, culture, and values point to the difficulty in applying the principle of justice when local cultural values conflict with the broader principles of justice taught by Islam. One of the things highlighted in the Word Tree is the words conflict and culture, which point to the difficulty in applying the principle of justice in very diverse cultural conditions. In Indonesia, for example, local business practices are often influenced by certain cultural values, such as in Javanese culture which highly values personal relationships and harmony, or in Sundanese culture which prioritizes deliberation for consensus. These practices often conflict with the principles of Islamic economics which emphasize justice that does not depend on personal relationships, but on clear rules and transparency in transactions.

The conflict between local cultural values and Islamic principles of justice is seen in practices such as bribery or nepotism, which may be considered normal in some local cultures, but are contrary to Islamic teachings that prioritize honesty and transparency. In a study conducted by Shakhathreh (2024), it was explained that the main difficulty in implementing Islamic economic principles is the inconsistency between existing economic practices and Islamic principles that emphasize justice and prohibit the practices of usury and *gharar*. In addition, at the global level, similar difficulties also occur in countries with very different business traditions. As stated by Sahadevan & Sumangala (2021), in international business practices, these cultural differences often create challenges in maintaining the principle of justice, especially when the values upheld in

one culture are not accepted or even contradict the principles in another culture. Therefore, the application of Islamic principles of justice in cross-cultural transactions requires a more sensitive approach to the differences in values and traditions that exist.

Phrases related to principle, honesty and transparency indicate that justice is not only about the rule of law, but also involves the application of moral values in business. Justice here is related to integrity and honesty in running a business, both in local and international markets. The word justice in this word tree illustrates that the theme of justice in this study is closely connected to the principles of Islamic economics which prioritize transparency, honesty, and balance in every transaction, especially in a cross-cultural context that brings its own challenges. In the Indonesian context, these values are very important because Indonesian people have a high level of trust in integrity in business transactions, although challenges related to transparency and honesty are still often found. The words honesty and transparency that appear in the Word Tree show that justice in Islamic economics involves an attitude of mutual honesty between parties involved in the transaction. Transparency in business, which is often seen as a universal principle in modern economics, is recognized in Islam as a very important moral value. This is reflected in Islamic teachings that prohibit fraud (*gharar*) and prioritize fair trade.

Relevant references to this concept can be found in the work of Al Balushi (2023) which states that in Islamic business, honesty and transparency not only serve as ethical principles, but also as moral foundations that lead to the creation of mutually beneficial and sustainable business relationships. This honesty is also reflected in the teachings of *taharah* (purity) in business, which requires every transaction to be carried out in a clean and honest manner, without any elements of deception or manipulation. At the international level, the principle of justice in this moral context is also very important. A study conducted by Taher (2000) shows that in international business, where various values and cultures meet, the application of the principle of justice that prioritizes transparency and honesty is very important to create trust between parties. In cross-cultural transactions, the application of these moral values can help build stronger and more sustainable relationships, reducing the uncertainty that often arises due to cultural differences.

Figure 3 is a visual depiction of the distribution of themes or categories in the data being analyzed. Each box represents a specific theme, with a size that reflects its proportion or level of occurrence in the data. The main theme that provides key insights with a larger scope. Main Challenges in Implementing the Principles. This theme shows that challenges in implementation are the main concerns of respondents. This is relevant because challenges are usually direct obstacles to achieving the success of an implementation. This theme reveals that respondents in this study found it difficult to apply the principles of justice, especially in the midst of challenging and dynamic conditions in a cross-cultural business environment. These challenges can vary, from differences in values to uncertainty that arises from the gap between expectations and reality. According to Adama & Okeke (2024), the challenges in implementing principles in business are greatly influenced by the complexity of the increasingly diverse and dynamic global market. This shows the importance of understanding the social and economic context to create a fair and widely accepted business strategy, especially in an Islamic economy that prioritizes justice in business transactions.



Figure 3. Hierarchy Charts

Source: NVivo Analysis Results

The next theme, Conflicts Between Local Norms and the Principle of Fairness, highlights the conflict between local values and universal Islamic principles, especially in the context of justice. This theme emphasizes that the application of Islamic principles in the business world is often faced with different or even conflicting local cultural values. For example, in certain cultures, business practices prioritize personal or family relationships, which sometimes ignore the principles of transparency or balance upheld by Islam. In a study by Gallego-Álvarez & Pucheta-Martínez (2021), it was found that cultural differences greatly influence the way the principles of justice are understood and applied in business practices. Justice in Islam demands transparency and prohibits exploitation, but in some cultures, interpretations of this justice can vary greatly. Therefore, it is important for business actors to develop an adaptive approach that can accommodate both of these elements in a balanced way.

Another important theme is Local Culture Influences the Implementation. Local culture plays a major role in influencing the principles of justice applied in business practices. This shows that although the universal principles of Islam are the basis of Islamic economics, local culture remains an inevitable factor in the implementation process. For example, in Indonesia, the culture of mutual cooperation and family values are more dominant in business interactions than just strict legal principles. According to Gale et al. (2021), local culture greatly influences how individuals and organizations interpret and apply values in business decisions. This local cultural influence indicates that the application of the principle of justice in business must not only consider universal norms but must also be sensitive to the social culture that exists in society. Therefore, the application of the principles of Islamic justice in the business world must include an approach that respects local culture while adhering to the universal principles of Islam that are non-negotiable.

Hierarchy Chart Analysis, in addition to finding a more dominant main theme, there are also moderate themes that show quite significant relevance in the discussion.

These themes, although not as big as the main theme, still have an important role in providing an overview of respondents' understanding of the application of the principle of justice in business practices. The two main themes that often appear in interviews are Recommendations for Implementing the Principle and Improvements in the Implementation. Both show a high awareness of respondents towards concrete solutions to improve the application of the principle of justice, which includes adjusting policies, procedures, and developing new strategies in business.

The theme Recommendations for Implementing the Principle shows that respondents are aware of the importance of concrete steps to improve the implementation of the principle of justice in the business context. This reflects the understanding that the principle of justice in Islam is not only related to theory, but must be translated into practice that is in accordance with the needs and challenges of the dynamic business world. According to Sudana et al. (2023), the implementation of practical recommendations, such as business ethics training based on Islamic principles, the development of a transparent internal audit system, and strengthening intercultural cooperation, can greatly assist in increasing the success of the implementation of the principle of justice. The recommendations provided by these respondents aim to reduce barriers to implementation and encourage business actors to adopt a more inclusive and ethical approach.

The theme Improvements in the Implementation reflects the need to improve existing processes to be more effective and more consistent with the principle of fairness. This shows that despite efforts to implement the principle of fairness in business, there are still gaps or weaknesses in its implementation that require improvement. Sahadevan & Sumangala (2021) stated that improvements in implementation can be made by improving a strict internal control system, as well as introducing more transparent and fair operational standards in business transactions. Through these improvements, business actors are expected to be able to create a fairer environment, reduce the potential for unfairness that often occurs in cross-cultural transactions, and increase customer trust in the business practices carried out.

Another theme that emerged was the Influence of Local Culture on the Principle of Fairness. This theme shows that local culture not only creates barriers but can also influence the way Islamic principles are interpreted and applied in the business world. In many cases, local cultures can provide different interpretations of the concept of justice, which often clash with the more rigid and firm universal principles of Islam, as discussed earlier. For example, in societies with a strong tradition of personal relationships, such as in Indonesia, business practices often prioritize family relationships and mutual trust over following strict formal procedures. This can create tension between the principle of justice that prioritizes transparency and local culture that prioritizes solidarity and personal relationships. Nazarian et al. (2021) revealed that local culture influences perceptions of economic justice, which requires business actors to be able to balance the principle of universal justice with existing local traditions.

In addition, the Hierarchy Chart also shows how these themes are interrelated. Conflicts Between Local Norms and Influence of Local Culture complement each other in explaining the role of local culture in creating obstacles and opportunities in the implementation of the principle of justice. For example, the conflict between local norms and the universal principle of justice in Islam, which is often a major challenge, can be mitigated by understanding the local culture more deeply and adapting a more

appropriate approach. This is in line with the findings of Hussein et al. (2017) which stated that a deeper understanding of local cultural norms can be the key to creating fairer solutions in the application of Islamic economic principles. Thus, solutions to overcome cultural and norm conflicts are an important first step to improving the implementation of Islamic justice principles in business.

Improvements in the Implementation also emerged as a direct response to the Main Challenges theme. This suggests that after identifying the main challenges, businesses need to make improvements in the implementation process to address the barriers. In this context, improvements can focus on creating more culturally sensitive policies, developing more comprehensive training, and strengthening oversight and transparency systems.

3.3. Discussion

This study found that culture, norms, and religion have a significant influence in shaping the perspective on the application of the principle of fairness in cross-cultural business transactions. This is reflected in the responses of several respondents who emphasized the importance of understanding the cultural background and beliefs of business partners to create fair transactions. One respondent stated, "We always consider the cultural background of our business partners. The principles of fairness that we adhere to must be in line with their culture and norms, so as not to cause conflict." In line with this view, the theory proposed by Hofstede regarding the influence of culture on organizational behavior provides an important perspective. According to Hofstede, cultural differences can affect a person's perspective on fairness in business (Bojadjev et al., 2023).

The word business dominates the word cloud, indicating that this study focuses on the business world, especially in the context of cross-cultural transactions. The increasingly globally connected business world creates a need for approaches that can bridge cultural differences. Hofstede's theory on the dimensions of organizational culture emphasizes that cultural values influence business behavior, including approaches to fairness and transparency (Lee & Ande, 2023). Interview results support this finding, with many respondents highlighting the challenges of maintaining the principle of fairness in international business. Several respondents expressed that in cross-cultural business, there is often pressure to prioritize efficiency or profit, which sometimes clashes with Islamic values. For example, one businessperson stated: "We often face dilemmas, especially in cross-cultural transactions, where our standards of fairness may differ from those practiced by others." This indicates the importance of strategies that integrate Islamic values, such as fairness and honesty, into diverse business practices.

The words principles and justice underline that justice is central to this study. The principles of justice in Islam, which include transparency, balance, and trustworthiness, are the foundation of every business transaction. In the interviews, many respondents emphasized the importance of justice as a universal principle that can be applied across cultural contexts. One respondent stated: "The Islamic principle of justice is not only about avoiding riba or gharar, but also about ensuring that all parties feel they are being treated fairly, although local cultures have different approaches to this concept." This is in line with the view of Islamic business ethics theory, which emphasizes the importance of universal values in maintaining a balance between economic and moral interests.

The application of the principle of justice in cross-cultural business, according to respondents, is also closely related to how business actors manage differences of opinion

that arise between the parties involved. Another respondent stated, "Cultural diversity is a challenge, but with justice, we can find a middle ground that benefits all. For example, even though our partners come from regions with different business norms, the principle of justice allows us to maintain equality in every step of the negotiation." This quote illustrates that the principle of justice in Islam serves as a guideline that overcomes cultural differences and becomes a foundation for finding fair solutions for all parties involved in business transactions.

The word Islamic indicates that this research is rooted in Islamic principles that emphasize justice in every aspect of life, including business. Islamic values, such as honesty and transparency, serve as guidelines in carrying out ethical business practices. The theory of maqasid sharia is also relevant here, because one of the main objectives of sharia is to maintain balance and justice in society (Sahroni & Karim, 2015). In interviews, respondents often mentioned that implementing Islamic principles provides moral benefits and long-term trust in business relationships. One respondent said: "Using Islamic principles in business not only provides material benefits, but also increases trust from business partners."

The word cultural highlights the importance of understanding the local cultural context in applying the principles of justice. Local culture often influences how the principles of justice are interpreted and applied, creating challenges that businesses must overcome. In interviews, several respondents highlighted conflicts that arise due to differences in cultural values. One respondent stated: "Sometimes, local norms are not in line with Islamic principles. For example, the culture of giving gifts in some communities can be considered bribery according to Islamic values of justice." However, local culture can also be an opportunity. Another respondent noted that understanding local culture allows for more effective adaptation of business strategies while still upholding the principles of justice.

The words honesty and transparency reflect key elements in creating harmonious business relationships. Honesty and transparency are considered the foundation for building trust in business, both locally and internationally. In interviews, respondents often emphasized that honesty is a value that is respected across cultures, making it a powerful tool for bridging cultural differences. One respondent stated: "We try to be transparent in every step of our business, because trust can only be built through honest communication." Other respondents also expressed the close relationship between fairness and transparency in implementing Islamic principles in cross-cultural business. Respondents felt that by prioritizing fairness, transparency becomes an inseparable part of every step of the transaction. One respondent said, "We always try to be open and honest about the actual conditions of the business. We know that with fairness and openness, business can be more sustainable and mutually beneficial." This statement emphasizes how the principle of transparency is an integral part of fairness in business transactions, where every information is conveyed clearly to all parties involved.

Another respondent also added, "Despite differences in culture and work methods, the principles of Islamic justice teach that transparency and honesty are the foundation for a healthy business. We will never cover up facts that could harm our partners, because that is not in accordance with the principles of justice that we hold." This shows that the application of the principle of justice in cross-cultural business is also related to the obligation to maintain transparency in every transaction carried out, which in turn strengthens mutual trust among business partners. This is also in line with Rawls' Theory

of Justice, which provides a theoretical basis that is very relevant to this finding. Rawls proposed the principle of justice as justice that involves equal access to resources, as well as equal treatment for all parties without discrimination (D'Amodio, 2020). In the context of cross-cultural business, the principle of transparency is an important element to ensure that no party feels disadvantaged or treated unfairly. In this case, the application of the principles of Islamic justice provides more concrete guidance for maintaining fair, transparent, and mutually beneficial relationships between business actors from different cultures (Farikhin & Mulyasari, 2022).

Justice is also reflected in pricing and profit sharing, direct quotes also show that the principle of justice in Islam is applied to ensure that every transaction is carried out fairly and no party is disadvantaged. One respondent said, "We always make sure that the price we offer is in accordance with the value of the product provided, without anyone feeling disadvantaged. We believe that with justice, the right price will make both parties feel satisfied." This underlines how the principle of justice in Islam is translated into fair pricing, without any exploitation of other parties.

As previously explained. That the principle of justice in cross-cultural business transactions is not only influenced by the universal values of Islamic economics, but also by the culture, norms, and religion that apply in society. One respondent stated, "In cross-cultural business, transparency and honesty are the main things. However, the way it is implemented varies according to customs and habits." This shows that justice in Islamic economics has the flexibility to align itself with various cultural backgrounds without losing its essence. This finding is in line with Hofstede's theory regarding the dimensions of culture that influence organizational behavior (Bakla, 2021). In cultures with a high level of power distance, for example, justice is often understood in the context of hierarchy, where business decisions are more determined by the authority of the leader. However, in more collective cultures, justice is more often seen in efforts to maintain group harmony. In the context of multicultural Indonesia, the principle of Islamic justice can be a bridge to align local cultural values with universal values, such as honesty and transparency, which are upheld in Islam.

Phrases such as business practices and cross-cultural transactions that emerged in the Word Tree analysis show how justice is translated practically in cross-cultural business transactions. The application of honesty and transparency values provides a solid moral foundation for business people to interact with other cultures, despite differences in norms and customs. Another respondent said, "When we are honest, trust will grow, and that becomes the basis of all transactions, regardless of cultural background." Furthermore, Islamic economics emphasizes the importance of prohibiting exploitation, such as usury and gharar, as part of efforts to create distributive and procedural justice. One respondent stated, "We not only avoid usury, but also ensure that every transaction is carried out transparently so that no party is harmed." This view reflects the basic principles of Islamic economics that are not only relevant in local contexts, but also in more complex cross-cultural businesses. However, implementing the principles of justice is not always easy. Several respondents expressed challenges in balancing local cultural values with Islamic principles of justice. Phrases such as conflict, culture, and values that emerged in the Word Tree reflect the tension between local norms and universal values. One respondent said, "Sometimes, local culture prioritizes personal relationships over justice itself, and this is a challenge for us."

The Capability Approach theory provides another relevant perspective to explain this challenge (Erasmio, 2024). This approach emphasizes the importance of creating

conditions that allow every individual to participate equally in business transactions. In this context, the principle of Islamic justice can be seen as an effort to empower all parties to have equal opportunities, regardless of cultural differences or backgrounds. In addition, justice is also seen as a moral need in business. Phrases such as principle, honesty, and transparency indicate that justice is not only seen as a normative rule, but also as a moral value that must be internalized by every business actor. As stated by one respondent, "Justice is about responsibility. We must ensure that all parties are treated fairly, not just to comply with the rules, but because it is right."

From the results of this analysis, it is clear that the concept of justice in Islamic economics offers an inclusive approach to harmonizing cultural differences in cross-cultural business transactions. Values such as honesty, transparency, and balance not only serve as normative guidelines, but also create a solid ethical foundation for building trust and harmony in business interactions.

The Hierarchy Chart visualization in this study provides important insights into the distribution of primary, intermediate, and supporting themes related to the application of justice principles in cross-cultural business. These themes reflect the challenges, opportunities, and recommendations that emerge from the field data, and complement each other in explaining the role of norms, local culture, and the universality of Islamic justice principles.

The theme "Main Challenges in Implementing the Principles" was the main theme with the largest coverage, reflecting that obstacles in implementing the principles of justice were the main concern of respondents. This is relevant because direct challenges are often the biggest barriers to achieving success. One respondent stated, "Local culture sometimes hinders the implementation of justice, especially if the prevailing norms prioritize family relationships over fair rules."

Hofstede's theory provides a context for understanding this challenge. Cultural dimensions such as collectivism and power distance can influence perceptions of fairness in transactions. In highly collectivistic societies, for example, personal relationships often take precedence over procedural justice. However, in the context of Islamic economics, justice as a universal principle offers an approach that seeks to harmonize interpersonal relationships with distributive and procedural justice.

The theme "Conflicts Between Local Norms and the Principle of Fairness" highlights the tension between local norms and universal values in Islam. This conflict shows the need for an adaptive approach in implementing the principle of fairness. As expressed by one respondent, "Sometimes local cultural values conflict with Islamic principles, especially in terms of transparency. For example, transparency is considered impolite in certain cultures." The Capability Approach is relevant in explaining this conflict. This approach emphasizes the importance of creating an environment that allows all parties to participate equally, while respecting local norms without sacrificing universal principles. Thus, implementing the principle of fairness requires an adaptive strategy that takes into account the cultural context.

The theme "Local Culture Influences the Implementation" shows that local culture plays a significant role in influencing how Islamic principles are implemented. Culture not only creates barriers but also offers opportunities for a more inclusive approach. Hofstede stated that cultural influences often determine how a person understands and implements the value of justice. In this context, business actors must be able to bridge

cultural differences with universal Islamic principles of justice, such as honesty, transparency, and balance.

4. CONCLUSION

This study demonstrates that the principles of justice in Islamic economics—honesty, transparency, and equality—are highly relevant and applicable in cross-cultural transactions, although their implementation is not without challenges. Differences in perceptions of justice, information asymmetry, and the influence of local cultural norms often pose significant obstacles for business actors in navigating transactions with partners from diverse cultural backgrounds. Nonetheless, the inclusive and flexible nature of Islamic economic principles provides room for adjustment to these cultural differences, enabling the establishment of harmonious and mutually beneficial business relationships. The findings also highlight that business actors in Indonesia tend to integrate the principles of honesty and transparency into their practices, recognizing these values as central to maintaining fair and ethical relationships despite varying interpretations of justice in cross-cultural contexts.

Theoretically, this research contributes to the discourse on Islamic economics by illustrating how its core principles can be adapted to multicultural settings, particularly in the Indonesian context. It provides valuable insights into the practical application of Islamic justice in business interactions across diverse cultural landscapes. These findings enrich the understanding of Islamic economic principles beyond homogenous societies and emphasize their potential as universal values capable of fostering fairness and equity in global commerce. Practically, the study offers guidance for business actors on the importance of prioritizing honesty and transparency to overcome cultural differences and establish trust in cross-cultural transactions, which are essential for long-term business success.

However, this study acknowledges several limitations that future research could address. The focus on cross-cultural business actors in Indonesia restricts the generalizability of the findings to other regions with different cultural and economic contexts. Furthermore, the reliance on interviews introduces potential biases from respondents' subjective experiences, and the study does not account for external factors such as public policies or macroeconomic conditions that may influence the application of justice principles. Future research should aim to expand the sample scope, include diverse business sectors and cultural settings, and employ triangulation methods to enhance the validity and reliability of the findings. Additionally, exploring the role of public policies and employing longitudinal approaches could provide deeper insights into the dynamic application of Islamic justice in cross-cultural business over time. These efforts would further refine the understanding of how Islamic economic principles can serve as a foundation for promoting fairness and inclusivity in global economic interactions.

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