Career Opportunities in Two Economic Faces: A Qualitative Comparative Study of Sharia Bank Human Resource Absorption in Urban and Rural Areas

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Abstract:
The development of the Islamic banking industry in Indonesia is accelerating, but it has not been accompanied by an equitable distribution of the quality and adequacy of human resources in all regions. The gap between urban and rural areas in terms of accessing recruitment process information leads to an imbalance of career opportunities in this sector. This study aims to analyze comparatively the differences in the process of recruitment, qualification, and absorption of human resources in Islamic banking in urban and rural areas. The research method used is a qualitative approach with a type of comparative study, applying analysis techniques related to job recruitment documents in Islamic banks and literature related to human resource management. The results of the study show that the recruitment process in urban areas is more accessible, digital-based, and focuses on workforce competencies. Meanwhile, in rural areas, it still relies on private networks with limited access to information. This situation strengthens the inequality in the quality of human resources and hinders the development of sharia labor in the regions. This research emphasizes the importance of inclusive digitalization, sharia value-based training, and collaboration of local educational institutions to support the equitable distribution of employment opportunities in the Islamic banking sector. These findings contribute to the application of the IHRM concept in the context of economic development based on the principles of social justice and welfare.

Keywords*: Islamic Banking, Digital Recruitment, Human Resource Gap, Equal Distribution of Career Opportunities, IHRM (Islamic Human Resourse Management).*

A. INTRODUCTION

The growth of the Islamic finance industry in Indonesia continues to show encouraging developments in the last two decades. The increasing number of Islamic banking institutions both at the national and regional levels is an indicator that the sharia-based economic system is increasingly in demand by the public. However, this growth rate has not been fully accompanied by the availability of human resources (HR) who have expertise and competencies in accordance with industry needs. (Muhammad & Nugraheni, 2022) He noted that every year the Islamic banking sector needs around 11,000 new workers, while universities are only able to produce about 4,000 Islamic economics graduates. This gap leads to a shortage of about 7,000 workers every year which ultimately has an impact on the quality and equitable distribution of the workforce in various regions.

In addition to the issue of the availability of human resources, Islamic banking also has a significant contribution to job creation through the distribution of financing based on sharia principles. (Malik & Ashraf, 2019). indicates that financing with a contract *Mudharabah* and *São Paulo* able to encourage the growth of productive assets and increase labor absorption, especially in the small and medium enterprises (SMEs) sector in areas that are less accessible to conventional financial institutions. These findings confirm that Islamic banking plays a role not only as a financial institution, but also as an instrument of socially oriented economic development.

In the national context, it is emphasized that productive financing channeled by (Syarief et al., 2020) Islamic banks contribute to increasing employment in the real estate sector. However, the impact is not even because Islamic financial literacy and access to Islamic economic information in rural areas is still low. Meanwhile, Islamic banks in urban areas are more likely to adapt to product innovation and service digitalization, which has an impact on increasing labor absorption in these areas compared to rural areas.

The recruitment process is one of the important factors that determine the effectiveness of labor absorption. (Arsa et al., 2023) found that Bank Syariah Indonesia (BSI) has implemented a competency-based selection mechanism, including administrative stages, psychological tests, interviews, and sharia principles understanding tests. However, the dissemination of recruitment information is carried out through digital media, while rural areas still dominate informal networks. As a result, job opportunities in the Islamic banking sector are not fully inclusive.

Macroeconomic factors also play a role in the absorption of labor in the Islamic banking sector. It is stated that asset growth, increased financing, and the collection of Third Party Funds (DPK) have a direct effect on the number of workers absorbed. However, the increase is more concentrated in urban areas that have a larger economic base, while rural areas still face limitations in Islamic financial institutions and supporting infrastructure.

Highlighting the importance of improving the quality of human resources in supporting the performance of Islamic banks. There are still many Islamic banking employees who come from conventional backgrounds and have not understood the principles of Islamic economics in depth. This condition results in the application of sharia values in work practices that are not optimal. The competency gap between urban and rural employees also widens the gap in the quality of human resources in the national Islamic banking industry.

A study by Thambiah et al. (2011) in Malaysia showed that there are significant differences between urban and rural communities in terms of awareness, perception, and access to Islamic banking services. Customers in urban areas generally have a higher level of education and access to technology, making it easier to understand and use sharia products. These differences in social characteristics also reflect the situation in Indonesia, where geographical and socioeconomic factors affect the equitable distribution of labor in the Islamic finance sector.

It can be concluded that the difference in access to information, recruitment processes, and quality of human resources between urban and rural areas is still a major challenge for the development of Islamic banking in Indonesia. Therefore, this study seeks to analyze comparatively how the recruitment, qualification, and absorption process of Islamic bank workers differs between the two economic regions. The results of this research are expected to provide strategic recommendations to increase the equal distribution of employment opportunities and strengthen the capacity of sharia human resources throughout Indonesia.

Due to the disparity between the recruitment process in rural and urban areas, we decided to raise the title *"Job Opportunities in Two Economic Faces: A Qualitative Comparative Study of the Human Resources Absorption of Islamic Banks in Urban and Rural Areas"* because it is based on several scientific and contextual considerations related to the development of the Islamic financial sector in Indonesia. First, the rapid growth rate of the Islamic banking industry in the last two decades has not been accompanied by an equitable distribution of competent human resources (HR) in all regions. explained that the need for labor in this industry is much greater than the number of Islamic economics graduates available, thus causing a significant gap between labor demand and supply.

Second, the findings (Malik & Ashraf, 2019) and (Syarief et al., 2020) shows that the existence of Islamic banking has a real contribution in creating jobs and strengthening the community's economy through financing mechanisms based on sharia principles such as *Mudharabah* and *São Paulo*. However, this positive impact has not been fully felt evenly, as there is still an imbalance of economic and institutional access between urban and rural areas that affects the equitable distribution of employment opportunities.

Third, Arsa (2023) and Utami (2021) found that the labor recruitment process in urban Islamic banking has utilized a more open and digital-based selection system, while in rural areas, the process still faces limited access to information and supporting infrastructure. This inequality causes differences in job opportunities between prospective workers in urban and rural areas.

Fourth (HASAN, 2020) emphasizing that the quality of human resources who understand the principles of Islamic economics is the main element in maintaining the operational success and sustainability of Islamic banking institutions. The difference in competence and level of understanding between the workforce in urban areas that are relatively more professional and in rural areas that are still limited strengthens the urgency of research on the gap in the quality of human resources.

Fifth, the results of international research by Thambiah et al. (2011) add an important dimension by highlighting the differences in literacy, perception, and public access to Islamic banking services between urban and rural areas. This condition shows that geographical and socioeconomic factors also affect the pattern of labor absorption and the effectiveness of human resource management in the Islamic banking sector.

Thus, the selection of this title was based on the need to understand more deeply the differences in employment conditions in two different economic regions urban and rural and how social, economic, and institutional factors play a role in them. This research is expected to make a theoretical and practical contribution to the development of human resource management in Islamic banking, as well as an input for educational institutions and industry players in designing strategies to strengthen the competence of the Islamic workforce in a sustainable manner throughout Indonesia.

The main objective is to compare how the absorption of human resources (HR) occurs in Islamic banking institutions in urban and rural areas. The research focus is directed at differences in recruitment processes, labor qualifications, and factors that affect the variation in employment opportunities in the two economic contexts. Through a qualitative research approach, it is hoped that the results of this research can provide a comprehensive understanding of the equitable distribution of the workforce in the Islamic banking sector and its impact on economic development based on Islamic values in Indonesia.

In more detail, this study aims to:

First, an analysis of the forms and information channels of labor recruitment used by Islamic banks in urban and rural areas.

Second, identify differences in the qualifications of the workforce recruited in the two regions, both in terms of education, professional competence, and understanding of the principles of sharia economics.

Third, examining economic, social, and institutional factors that affect the rate of labor absorption in Islamic banking institutions in urban and rural environments.

Fourth, evaluate HR training policies and programs implemented by Islamic banks to improve the abilities and professionalism of their employees in various regions.

Fifth, formulate strategic recommendations related to policies and strengthening human resources to encourage equal distribution of employment opportunities and improve the quality of the workforce in the Islamic banking sector at the national level.

B. LITERATURE REVIEW

This research is based on a number of theories and concepts from the relevant local literature with a comparative analysis of how the career opportunities of Islamic bank human resources in urban and rural areas.

Economic Inequality Theory (Lewis's Double Sector Model)

Lewis' theory illustrates that economic development in developing countries consists of two main sectors, namely the traditional sector (agriculture and rural areas) with low productivity and the modern sector (urban and service industries) with high productivity. The development process occurs when the workforce moves from the traditional sector to the modern sector. Inequality arises when the shift in labor is not balanced by upskilling and equal employment opportunities. In the context of this study, Lewis' theory explains why the human resources of Islamic banks in urban areas tend to be more absorbed than in rural areas. These gaps reflect inequalities in access to education, training, and economic infrastructure that affect the workforce's career opportunities. (Lewis, 1954)

Career Development Theory (Super and Dutch)

Donald Super views career as a process that develops throughout a person's life. A career reflects a person's self-concept that changes according to the stages of life development (growth, exploration, establishment, maintenance, and release). In the context of this study, Islamic banking human resources in urban areas tend to be at the (Super, 1957) *establishment stage due to* the support of conducive facilities and work environments, while human resources in rural areas are still struggling at the *exploration* stage in building competence and career stability.

John Holland emphasizes the relationship between personality and the work environment through six personality types (RIASEC): Realistic, Investigative, Artistic, Social, Enterprising, and Conventional. The ideal world of work is when the individual is in an environment that matches his or her type. In Islamic banks, (Spokane et al., 1975) *the social*, *enterprising*, and *conventional type* is the dominant personality type suitable for positions such as frontliners, financing analysts, and administrative departments. The differences between urban and rural workers can be analyzed based on the distribution of personality types and their suitability with the work environment of an Islamic bank.

Sharia Human Resource Management Concept

Islamic Human Resource Management (IHRM) is an HR management system that is based on Islamic sharia principles. The basic values in IHRM include justice (*adl*), trust, responsibility, and deliberation. IHRM emphasizes a balance between professional competence and spiritual integrity. In the context of Islamic banks, IHRM's practices include: (Fesharaki & Sehhat, 2018)

First, recruitment and selection, which is considering the technical and moral qualifications of prospective employees.

Second, training and development, which involves training in Islamic banking products, Islamic work ethics, and value-based leadership.

Third, compensation and evaluation by prioritizing the principles of justice and corporate social responsibility.

And finally, human resource retention by developing loyalty through an organizational culture that is in accordance with Islamic values.

The implementation of IHRM helps Islamic financial institutions in increasing productivity, loyalty, and ethical organizational image.

Relationship Between Theories (Synthesis of Theories)

The three main theories have a complementary relationship. The Lewis model describes the macro structural aspects of the inequality of employment opportunities and labor mobility between urban and rural areas. The Super and Holland theories provide a micro-explanation of the psychological factors of individuals that affect career development and job suitability. Meanwhile, IHRM provides a normative and ethical foundation in the management of human resources based on Islamic values. Thus, this theoretical synthesis can be used to understand the dynamics of the absorption of human resources in Islamic banks holistically: from structural, individual, to spiritual values of the organization.

Theoretical Narrowing Framework

This research framework describes the relationship between economic structure, individual readiness, and Islamic value-based HR management practices on the absorption of Islamic bank labor.

The Economic Structure aspect is one of the important factors that affect the absorption of Islamic bank workforce. Based on Lewis' theory (Dual Sector Model), the shift of labor from the traditional sector to the modern sector occurs due to industrialization, urbanization, and more efficient labor redistribution. This is in line with Super & Holland's theory which highlights the stage of exploration and career stability as an individual's adaptive process to changes in economic structure. In the context of Sharia Human Resource Management (IHRM), recruitment practices based on competencies and sharia values are key in ensuring the availability and deployment of labor in accordance with the needs of Islamic banks. (Arief et al., 2021)

The Labor Mobility aspect plays a role in explaining how the movement of labor from villages to cities or between regions can support the fulfillment of labor needs in the Islamic finance sector. Lewis's theory describes this migration as a result of differences in productivity between economic sectors. Meanwhile, Super & Holland emphasizes the importance of career adaptability and relocation as a form of individual adaptation to new job opportunities. In the iHRM approach, labor mobility is also facilitated through job rotation opportunities and internal promotions that still pay attention to sharia principles. (Fesharaki & Sehhat, 2018)

The Individual Readiness aspect is the main factor that determines the success of the workforce in entering the world of Islamic banking work. Access to economic education, job skills, and self-concept are important elements put forward by the Super & Holland theory in determining one's career readiness. Islamic values then strengthen this aspect through coaching and training that fosters a religious and professional work ethic, so that the workforce has a balanced spiritual readiness and technical competence. (Arief et al., 2021)

The Career Opportunity Aspect describes the openness of job opportunities and workforce self-development in the Islamic banking sector. In Lewis's view, the growth of the modern sector is creating exciting new jobs for workers from a variety of backgrounds. Super & Holland adds that career exploration and a supportive work environment are important factors in increasing productivity and job satisfaction. In line with the principles of IHRM, a fair promotion and reward system is a form of application of Islamic values in strengthening motivation and career opportunities in the workforce. (Khan et al., 2010)

The Retention and Performance aspect highlights an organization's ability to retain a qualified workforce while increasing its productivity. Lewis explains that differences in productivity between sectors can be a driving factor for retention, while Super & Holland emphasizes the importance of career commitment as a determinant of workforce loyalty. From IHRM's perspective, retention and performance in Islamic banks are supported by the application of sharia values such as loyalty, honesty, and responsibility, which are the basis for the formation of an ethical and sustainable work culture. (Khoso, 2023)

This framework shows that the absorption of Islamic bank human resources is not only influenced by regional economic factors, but also by individual readiness and the application of Islamic values in human resource management policies.

Comparison of Previous Research

There are a number of previous studies that have relevance to this topic and are the basis for further research development, including the following.

The first research was conducted by showing that the main factors that affect people's preferences in choosing banking services are business needs, income levels, and ease of access. Although the level of public awareness of Islamic banks is relatively high, limited service networks and access to information in rural areas are still the main obstacles in the expansion of services. The researcher emphasized the importance of strengthening marketing strategies and expanding the network so that Islamic bank services can reach the community to remote areas. These findings are relevant to this study because they illustrate the inequality of access to Islamic banking between urban and rural, which has an impact not only on the public interest, but also on the equitable distribution of career opportunities and labor absorption in the Islamic banking sector, especially in the Samarinda region and its surroundings. Agustiana et al. (2025)

Furthermore, in his research on the role of Islamic banks in the village economy in Bojonegoro, he explained that Islamic financial institutions have a significant contribution in strengthening the rural economy. This contribution can be seen from increasing access to finance, empowering the community's economy, and applying the principles of justice and transparency in financing. Through profit-sharing schemes such as mudharabah and musyarakah, Islamic banks are able to encourage the development of small and medium business actors in the agriculture and trade sectors. In addition, the existence of Islamic banks also plays a role in increasing financial literacy and job creation in rural areas. The relevance of this study to ongoing research lies in the relationship between rural economic progress and the availability of competent human resources. The gap between economic potential and human resource capacity is an important aspect in analyzing the equitable distribution of labor absorption and career opportunities in the Islamic banking sector. Dhofir & Al Fahmi (2024)

Furthermore, it was found that an effective employee recruitment and selection process is a key factor in determining the quality of human resources in Islamic financial institutions. Their research on Bank Syariah Indonesia KC Jambi shows that the recruitment process is carried out in a structured and competency-based manner, starting from planning for workforce needs to training new employees. The values of professionalism and sharia principles are the main foundation in each stage of selection, so that employees are not only technically superior, but also have spiritual integrity. The relevance of this research to the research conducted is in the aspect of how good recruitment practices can support the absorption of quality human resources in the Islamic banking sector. However, this study expands the context by comparing the dynamics of labor absorption in urban and rural areas, to see the extent to which urban recruitment policies can be adapted in rural areas. Lamsari (2023)

Finally, the research conducted by highlighted the differences in the preferences of urban and rural communities towards Islamic banking services. The results of the study showed that urban communities have a higher level of literacy and understanding of Islamic banking products and principles than rural communities. Factors of education, income, and information exposure are the main determinants in shaping public perception of Islamic financial institutions. On the other hand, limited access to information and infrastructure in rural areas hinders community participation in sharia services. This research is relevant to the research conducted because it shows that there is a socio-economic and financial literacy gap between the two regions, which not only affects the use of financial services, but also on the equitable distribution of career opportunities and labor absorption in the Islamic banking sector. Yuliati et al. (2023)

In general, the previous four studies showed that there is a *gap* or inequality in the aspects of access, information, and penetration of Islamic banking services between urban and rural areas. However, there has been no research that specifically highlights the *implications of this inequality on the equitable distribution of career opportunities and the absorption of Islamic banking human resources*. Therefore, this research is present to fill this gap through a qualitative comparative approach that examines the dynamics of Islamic human resources in two different economic contexts.

C. RESEARCH METHODOLOGY

This study uses a qualitative research type of comparative study. Qualitative research is research conducted in a certain environment that exists in real life (natural setting) with the aim of investigating and understanding phenomena (Naamy, 2019). Whereas comprehensive studies compare one or more variables between two or more different sample groups (Nasution, 2023). The purpose of using the qualitative method of the type of comparative study in this study is so that the researcher can deeply understand the phenomenon of absorption of human resources (HR) in Sharia Banks in two different contexts, namely branches in urban and rural areas and also this research focuses on the meaning, perception, and experience of actors in the recruitment and career process.

The population used in this study uses Islamic bank job vacancies in Indonesia which are published online and offline in rural and urban areas. The technique of determining the selection of documents is carried out by *Intended umpling*, which is a deliberate sample selection technique based on certain criteria or considerations in accordance with the purpose of the research, without going through a random process (Mania, 2020). The document was selected based on the criteria of official vacancy of the Islamic bank which listed the job position, branch location, and qualifications needed, and represented two categories of regions, namely urban and rural.

The data collection technique in this study is carried out through documentation techniques to obtain main data in the form of Islamic bank job vacancies both online and offline obtained from official sources such as Islamic bank websites, national recruitment portals, official social media from Islamic banks, brochures, pamphlets, and job vacancies placed at Islamic bank branch offices in rural and urban areas. All job vacancy documents are classified based on branch location, job title, and qualifications for comprehensive analysis, in order to see the difference in human resource needs between Islamic bank branches in urban and rural areas. The researcher also conducted a literature study from journals, books, and articles related to human resource management and Islamic banking to strengthen data analysis so that the research results are more in-depth and contextual.

The data analysis technique in this study uses content analysis *(content analysis)*. Intention *Content Analysis* is identifying, classifying, and interpreting the content of communication messages systematically to find patterns, meanings, and relationships between elements in data. This method can be applied to various forms of communication, whether print, electronic, or other documented written materials (Almira et al., 2022).

D. RESULTS AND DISCUSSION

Overview of Sharia Bank HR Recruitment in East Kalimantan

The results of observation and tracing show that the way of hiring workers in the Islamic banking sector in East Kalimantan is different between urban and rural areas. Institutions such as BTPN Syariah only have branch offices in big cities such as Samarinda, Balikpapan, and Tenggarong, while services for villagers are carried out through a branchless banking system or services without a branch office (Suryanto, 2022). The system was created to be more cost-effective and capable of reaching more small customers, but in terms of jobs, it limits the opportunities to grow in the village. Workers in villages only function as temporary field partners, not permanent employees of the bank, so they cannot get training or promotion (Mulyana & Rachman, 2023).

Meanwhile, Bank Syariah Indonesia (BSI) has a wider and more distributed network. Branches such as BSI KCP Tenggarong Seberang, Bukit Raya (PPU), and Bangunrejo (Kukar) show the presence of Islamic financial services in semi-rural areas. However, the results of the study show that the recruitment process in these branches is still centralized, regulated from large regional offices, and most positions are filled by employees appointed through mutation (Arsa et al., 2023). Official websites such as https://bsimaslahat.or.id/ and national job platforms such as Jobstreet do provide employment information, but do not specifically provide information about branches in rural areas. This reflects that job opportunities are concentrated in areas with more advanced economic infrastructure. On the other hand, Bankaltimtara Syariah Melak Ulu Branch shows a more progressive and adaptive policy towards the region.

From the results of documentation and interviews, the recruitment process at Bankaltimtara was announced through the official website of https://career.bankaltimtara.co.id/home/ and @bankaltimtara Instagram account, and was open to several regions at once, including branches in rural areas. This model is more inclusive because it includes prospective workers from various locations regardless of regional origin (Rahmawati & Lubis, 2024). These findings suggest that decentralized information distribution can help disseminate job opportunities among Islamic workers, in line with research by Nurdin and Mulyani (2022) that emphasizes the importance of transparency-based recruitment in Islamic financial institutions. This phenomenon of inequality reflects the principles of the

Lewis Dual Sector model (Lewis, 1954), in which the modern (urban) sector has higher productivity and labor mobility, while the traditional (rural) sector is limited in access to information, training, and formal employment opportunities. As a result, the workforce in rural areas tends to be only users of financial services, rather than part of the professional ecosystem that drives the development of the sharia industry.

Comparison of Urban and Rural Recruitment Processes

The results of data collection and documentation show three main dimensions of the difference in the recruitment process between urban and rural areas, namely information disclosure, applicant qualifications, and selection mechanism. In urban areas, the recruitment mechanism has followed modern banking industry standards, which are carried out online through the Applicant Tracking System (ATS) system, with the selection stages including administration, academic potential tests, interviews, and sharia principles understanding tests (Utami, 2021). Meanwhile, in rural areas, recruitment is still dominant using social network-based methods (informal hiring), where job information is obtained from previous internal recommendations or worker communities (Dewi & Prasetyo, 2021). In addition, the qualifications of the workforce in the urban branch are higher and more specific.

For positions such as tellers, relationship officers, and customer service in major cities, a minimum of a Bachelor's degree in Sharia Economics, Management, or Accounting is usually required, as well as at least one year of work experience. In contrast, similar positions in rural areas are often filled without the publication of official information, through direct communication (Yuliati et al., 2023). As a result, officers in rural areas tend to have slower career paths and are limited to basic operational positions. This difference not only reflects the inequality of ability, but also the imbalance of access to technology and digital literacy (Mulyana & Rachman, 2023).

Branches in urban areas are already connected to a digital HR system that supports objective and efficient evaluation, while branches in rural areas still use manual processes. This reinforces the results of Kurniawan et al.'s (2022) research which states that Islamic financial institutions in Indonesia still face challenges in implementing fair and open recruitment principles in all their operational areas.

In the context of Islamic Human Resource Management (IHRM), practices like this show that the application of adl (justice) values and trust in the selection process is still not optimal (Fesharaki, 2018). Information inequality results in social exclusion, where potential workers in rural areas have fewer opportunities to compete. Therefore, it is necessary to develop an inclusion-based digital recruitment system reform as a strategic step towards equitable distribution of human resources in the Islamic banking sector (Rahman & Ismail, 2022; Hasan et al., 2022).

Factors Causing the Gap in Human Resource Absorption

The gap in labor absorption in the Islamic banking sector cannot be explained simply because of differences in geographical location. There are three main factors that are interrelated, namely structural, individual, and institutional factors. Structurally, economic inequality has led to the concentration of Islamic banking branches in urban areas.

Bank Indonesia data (2023) shows that around 72% of the Islamic banking workforce in East Kalimantan is concentrated in Samarinda and Balikpapan. This reinforces the Lewis Dual Sector model, where the modern urban sector is better able to absorb productive labor due to better capital, technology, and market access. In addition, inequality in digital infrastructure also widens the gap between job applicants from villages and cities (Nasution, 2023).

From an individual point of view, the Super career theory (1957) explains that workers in cities are more often in the establishment stage with stable careers due to training and promotion. On the other hand, workers in villages are more in the exploration stage and tend to develop basic skills. The results of Anwar's research (2021) show that the careers of Islamic banking employees in the regions develop more slowly due to the lack of mentoring and a professional work environment. Holland (1997) said that the compatibility between personality and work environment affects a person's career; Workers in cities are better suited to enterprising and conventional types, while workers in villages are more social and religious, so they require a different approach to career development.

From an institutional perspective, the implementation of IHRM has not been evenly distributed across all branches. Large branches such as BSI Samarinda and Balikpapan have integrated sharia value-based training and digital competency evaluation (Farhan & Ridwan, 2023), but small branches in villages are still limited in access to training and work rotation. Several studies (Rahman & Ismail, 2022; Hasan et al., 2022) show that weaknesses in sharia-based human resource management at the local level lead to a decrease in enthusiasm, loyalty, and work effectiveness. In addition, the low level of Islamic financial literacy in rural communities also slows down the growth of the local workforce in this sector (Rohmah & Adnan, 2021; Yuliani, 2023). Prospective employees tend to be more familiar with conventional banks than Islamic institutions. This makes sharia labor pathways in villages limited, which reinforces the cycle of structural inequality between cities and villages.

Theoretical Implications and Strategies for Fair Career Opportunities

These findings show that the differences in the recruitment process and the utilization of human resources in Islamic banks in East Kalimantan are not only administrative differences, but also reflect the dynamics of structure, society, and spiritual values. Theoretically, the results of this study reinforce the relevance of three main frameworks, namely the Lewis Double Sector Model, the Super and

Holland career theory, and the IHRM concept. These three frameworks complement each other in explaining various factors such as economics, psychology, and Islamic values that affect career equality in the Islamic finance sector.

From the perspective of Lewis's Dual Sector Model, labor migration from rural to urban areas in the sharia sector is a natural result of economic productivity inequality. However, if there is no intervention from training policies and recruitment digitization, then this step will actually widen the gap between regions (Lewis, 1954). Super and Holland's career theory emphasizes that one's career growth depends on a supportive environment and sustainable development programs (Anwar, 2021; Netherlands, 1997). This means that Islamic financial institutions need to build a remote mentoring and training system that can be accessed by all branches, not only in big cities.

In the context of Sharia Human Resource Management, the equitable distribution of human resources is a moral obligation of Islamic financial institutions as part of the implementation of the principles of adl (justice) and maslahah (social welfare). This can be achieved through three main strategies:
First, inclusive recruitment digitization makes the online selection system easily accessible even in areas with limited infrastructure.

Second, e-learning and training based on Islamic values expands learning for employees from the regions to have national competency standards.

Third, local education collaboration is the establishment of cooperation with universities and Islamic boarding schools in the Islamic economy as a source of new human resources (Malik & Ashraf, 2019; Nasution, 2023).

This approach is in accordance with the maqashid of sharia, which makes economic justice and equal distribution of employment opportunities part of efforts to preserve wealth (hifz al-mal) and human dignity (hifz al-nafs). Therefore, this study emphasizes that the equitable distribution of human resources is not only an economic problem, but also part of the moral and spiritual responsibility of Islamic financial institutions in ensuring the social and economic sustainability of the community.

E. CONCLUSION

Based on the results of the research that has been obtained, it can be concluded that the absorption of human resources in the Islamic banking sector shows a significant inequality between urban and rural areas. This is influenced by structural, individual, and institutional factors. The recruitment process in urban areas generally takes place in an open and digital-based manner, where recruitment information can be easily accessed, while the recruitment process in rural areas still relies on personal networks and recommendations from the environment and limited access to recruitment-related information. The factors causing the gap include regional economic inequality, differences in the stages of career development of each individual, and uneven implementation of IHRM. The findings of this study strengthen the theory of the Lewis Dual Sector Model, the theory of super careers and Holland, as well as the concept of IHRM in describing the dynamics of differences in labor absorption in two economic contexts.

This research makes a theoretical contribution by combining economic, psychological, and sharia values approaches in an effort to understand the equitable distribution of career opportunities in the Islamic banking sector. Based on these findings, this study expands the understanding of the human resource gap in the context of Indonesia's dual economy by focusing on the digital recruitment system and the application of IHRM in creating a balance of employment. In addition, this study emphasizes that the equitable distribution of human resources is not only an economic problem, but also explains the ethical responsibility of an institution in implementing the principles of justice and common welfare as a moral foundation in institutional practice.

This research can further deepen the analysis by containing field data from workers and managers in various branches of Islamic banks to further expand the real dynamics related to the recruitment process and career growth. Then, comparative studies between regions can be carried out to find out various kinds of IHRM applications in different contexts. Further research is also recommended to assess how effective recruitment digitalization is in reducing the gap between urban and rural areas.

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