

6th AlBaraka Forum Regional Conference – Pakistan 2026

ISLAMIC ECONOMY IN THE DIGITAL AGE:

Innovation within the Framework of Compliance



MONDAY AND TUESDAY,
JANUARY 19TH AND 20TH, 2026



PEARL CONTINENTAL HOTEL,
KARACHI – PAKISTAN

ABOUT THE CONFERENCE

As we enter the digital age, the Islamic economy is experiencing unprecedented transformations, driven by technological innovations and new financial paradigms. The convergence of Islamic finance with digital technologies presents exciting opportunities and challenges, particularly in maintaining compliance with Shari'ah principles while embracing innovation. This conference brings together thought leaders, scholars, and industry experts to explore how the Islamic economy can adapt and thrive in the digital era, ensuring that new technologies align with time-honored values of ethical finance and governance.

AlBaraka 42nd Islamic Economics Symposium has reflected on the intellect of the digital economy and its fundamentals in Islamic economics and finance. It resolved: "The most important characteristic of Islamic economics is that it is a complete intellectual and moral system that aims, through its rules and objectives, to guide the economic practices, and gives rise to new forms of economies that suit each age, such as: Knowledge-Based Economy and Digital Economy."

With major focus on the importance of creating and establishing the Islamic digital model of financial services and economic-related financial activities, the Symposium 42nd reflected that: "it is mandatory for Muslims to master

digitization and its applications as a modern-day Shari'ah-based objective for the following reasons:

- Digital economy serves as one of the reasons for the enablement and development of Islamic economics.
- Application of digital economy to matters of benefit to the whole world is one of the good deeds, since this eases people's lives, eliminates difficulties that they might encounter and spreads goodness.
- Digital economy should be harnessed to realize the objectives of the Islamic economics that is based on moral values and consideration of human nature."

Therefore this 6th AlBaraka Regional Conference in Pakistan is designed to take the discussions further. Our first panel, Digital Islamic Banking: Opportunities and Regulatory Challenges, we will delve into how Islamic banks are navigating the transition to digital platforms, balancing regulatory frameworks with customer demands for innovation. The session will explore the opportunities presented by e-banking while addressing the challenges of ensuring compliance with Islamic law in a digital environment.

Next, The Future of Islamic Investment: Digital Platforms and Ethical Finance will

examine the role of technology in transforming Islamic investment. From crowdfunding platforms to AI-driven asset management, this session will explore how digital tools can be harnessed to make investment more ethical and accessible, all while adhering to Shari'ah principles. We will discuss the growing trend of digital Islamic investment platforms and their potential to drive positive social change.

As digital disruption continues to reshape industries worldwide, Islamic Economy and Digital Disruption: Balancing Innovation with Tradition will focus on how the Islamic economy can embrace technological advancements such as digital currencies and decentralized finance (DeFi), without compromising on traditional Islamic values. This session will also explore the role of central banks in regulating these new digital financial instruments within the Islamic finance framework.

Shifting to Shari'ah Compliance and Governance in the Digital Economy, we will address the vital role of Shari'ah boards and governance frameworks in maintaining the integrity of Islamic financial products. This session will emphasize the importance of transparency, accountability, and ethical oversight in the rapidly growing digital Islamic finance sector.

Finally, in Waqf and Zakah in the Digital Economy: Leveraging Technology for Social Impact, we will explore how digital platforms can enhance the management,

collection, and distribution of Waqf and Zakah, ensuring that these vital social and charitable tools can reach a broader and more diverse audience. This session will examine the regulatory challenges and innovative solutions for digitalizing Waqf and Zakah to increase their impact on communities around the world.

Pakistan, as a leading Islamic economy in South Asia, is at the forefront of this digital transformation. The country's central banks, government regulators, and ministries are taking significant steps to regulate and integrate digital financial solutions that meet both Shari'ah based and modern financial regulations. It is leading the inclusive move toward a fully fledged Islamic economic system on the level of the country and its leading financial institutions. Leading businesses in Pakistan are also adopting innovative digital tools to enhance their Islamic finance offerings, with a focus on fostering financial inclusion, promoting ethical investment practices, and supporting sustainable economic growth. The collaborative role of central banks, financial regulators, ministries, and leading businesses in shaping a robust digital Islamic finance ecosystem is crucial for the future of Pakistan's economic development. This conference provides a valuable platform to explore how these stakeholders can work together to drive innovation, ensure compliance, and create a more inclusive and ethical financial system in Pakistan and beyond.

CONFERENCE GOALS



Identify opportunities for Pakistan to leverage digital transformation toward providing Islamic investment products, focusing on socially responsible investments in alignment with Shari'ah principles.

Establish a clear framework for integrating digital banking solutions into Islamic finance, ensuring adherence to Shari'ah law and regulatory compliance.

Develop best practices for Shari'ah boards and governance structures to ensure transparency, accountability, and ethical oversight in digital Islamic financial services.

Explore strategies for central banks, financial regulators, and ministries to support the digital transformation of the Islamic economy, particularly in areas like digital currencies and decentralized finance, while preserving Islamic values.

Create a roadmap for utilizing digital technologies in the management and distribution of Waqf and Zakah, enhancing their reach and impact while maintaining compliance with Shari'ah law.

CONFERENCE AGENDA

FIRST DAY
MONDAY, 19TH JANUARY, 2026  PC MARQUEE  FROM 9:30 AM TO 4:45 PM

09:30 AM 10:00 AM	REGISTRATION AND ARRIVAL OF GUESTS/SPEAKERS
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10:00 AM 11:30 AM	OPENING CEREMONY: <ul style="list-style-type: none"> ▪ MC. ▪ HOLY QURAN RECITATION. ▪ WELCOME REMARK BY THE SECRETARY GENERAL OF ALBARAKA FORUM. ▪ CHIEF GUEST AND KEYNOTE ADDRESS. ▪ VIDEO: ISLAMIC ECONOMY AND THE ADVANCEMENT OF THE DIGITALISATION. ▪ HONORING OUR PARTNERS.
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11:30 AM 11:35 AM	SHORT PAUSE
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11:35 AM 12:45 PM	FIRST PANEL:
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A HIGH-LEVEL DELEGATION (BANKING CEOs):

ISLAMIC ECONOMY AND DIGITAL DISRUPTION:

Balancing Innovation with Tradition

DISCUSSION POINTS:

- The Role of Islamic Financial Institutions in the Digital Era: Exploring how Islamic Banks can Embrace Digital Disruption without Compromising Shari'ah Compliance.
- Central Banks and Digital Islamic Finance: Discussing the role of Central Banks in Regulating Digital Islamic Finance, including the Issuance of Shari'ah -Compliant Digital Currencies and Frameworks for integrating Digital Finance within National Financial Systems.
- Innovation in Islamic Financial Instruments: Identifying new Digital Instruments that meet the Requirements of Islamic Finance and Contribute to Economic Development.
- Digital Transformation vs. Traditional Islamic Finance Practices: Balancing the Preservation of Islamic Finance Principles with the Push for Digital Innovation.

12:45 PM 01:30 PM	LUNCH BREAK
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01:30 PM 02:30 PM	SECOND PANEL:
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DIGITAL ISLAMIC BANKING:

Opportunities and Regulatory Challenges

DISCUSSION POINTS:

- Digital Transformation of Islamic Banks: Analyzing the Shift from Traditional Banking to Digital Services in Islamic Finance.
- Regulatory Compliance in the Digital Age: Navigating the Challenges of Ensuring Compliance with both Shari'ah and Local Financial Regulations in a Digital Environment.
- Digital Customer Experience in Islamic Banking: Enhancing Customer Interaction through Mobile Apps, Online Platforms, and AI-Driven Solutions while Maintaining Shari'ah Compliance.
- Islamic FinTech Partnerships with Traditional Banks: The Role of Collaborations between Digital Financial Services and Traditional Islamic Banking Institutions.
- The Role and Opportunities of Pakistan to Lead the Asian Development in Financial Services.
- Blockchain in Islamic Investment: Exploring the Potential of Blockchain Technology for Secure, Transparent, and Shari'ah -Compliant Investment Opportunities.

CONFERENCE AGENDA

FIRST DAY
MONDAY, 19TH JANUARY, 2026 PC MARQUEE « FROM 9:30 AM TO 4:45 PM »

02:30 PM
03:30 PM

THIRD PANEL:

SHARI'AH COMPLIANCE AND GOVERNANCE IN THE DIGITAL AND NON-PROFIT ECONOMIES

DISCUSSION POINTS:

- Role of Shari'ah Boards in Digital Financial Services: How Shari'ah Boards can Effectively Oversee the Development and Operation of Digital Islamic Financial Products.
- Developing Digital Governance Frameworks: Ensuring that Digital Platforms, Fintech Products, and Services Maintain Strong Governance Structures that Align with Islamic Principles.
- Transparency and Accountability in Digital Islamic Finance: Discussing Best Practices for Ensuring Transparency in Digital Financial Services, with a Focus on Shari'ah-Compliant Practices.
- Shari'ah Audits and Digital Financial Products: The need for Regular Shari'ah Audits to ensure that Digital Products and Services are in Line with Islamic Finance Principles.
- Ethical and Social Responsibility in Digital Governance: Maintaining the Social Responsibility Aspects of Shari'ah-Compliance in the Age of Digital Innovation.
- Innovative Use of Technology to Expand Waqf and Zakah Reach: How Technology can help expand the Global reach of Waqf and Zakah, making it Accessible to a Broader, more Diverse Audience.
- E-Platforms for Zakah Collection and Donor Engagement: Utilizing Mobile Apps and Online Platforms to Streamline the Collection of Zakah and Enhance Engagement with Donors.

03:30 PM
03:45 PM

BREAK

03:45 PM
04:45 PM

LEADERSHIP TALK (PANEL DISCUSSION):

EMBRACING REGIONAL'S SUSTAINABLE FUTURE: Pakistan's Leadership in Shari'ah Compliant ESG Indexing

04:45 PM

END OF THE DAY



CONFERENCE AGENDA

TUESDAY, 20TH JANUARY, 2026 **« FROM 9:30 AM TO 4:15 PM »**

PC MARQUEE

TUESDAY, 20TH JANUARY, 2026 « FROM 9:30 AM TO 4:15 PM »

09:30 AM 10:00 AM	REGISTRATION AND ARRIVAL OF GUESTS/SPEAKERS
10:00 AM 11:00 AM	INSTITUTIONAL WORKSHOP BY SALAAM TAKAFUL LIMITED : TECHNICALITIES OF TAKAFUL IN THE DIGITAL REVOLUTION
11:00 AM 12:00 PM	INSTITUTIONAL WORKSHOP BY HIJRA BANK - INDONESIA: THE DEVELOPMENTAL REVOLUTION OF ISLAMIC ECONOMY INSTITUTIONS THROUGH TECHNOLOGY AND INNOVATION
12:00 PM 01:00 PM	LUNCH BREAK + DHUHR PRAYER
01:00 PM 03:00 PM	WORKSHOP: مركز التفكير الاستراتيجي للاقتصاد الإسلامي Strategic Thinking Center for Islamic Economy  STRATEGIC THINKING CENTER DEMOGRAPHIC GROWTH AND ISLAMIC ECONOMIC EXPANSION: New Horizons
03:00 PM 03:30 PM	CLOSING NOTE: THE EVOLUTION OF FINANCIAL FATWAS IN ISLAMIC BANKS TOWARD ENABLING GREEN ECONOMIC STRATEGIES
03:30 PM	END OF THE DAY



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