

ETHICS IN ACTION:

Rebuilding Foundations and Advancing the Global Impact of the Islamic Economy



JW MARRIOTT GROSVENOR HOUSE, PARK LANE, LONDON - UK

Tuesday and Wednesday



13th - 14th October, 2026



ABOUT THE ALBARAKA SUMMIT PROGRAM

The AlBaraka Summits Program is an esteemed international series of summits at the key global capitals dedicated to the advancement of Islamic economics. These summits provide a regulatory, practical, academic and professional platform for in-depth discussions on critical issues within Islamic economics, Islamic finance and banking, business, and sustainable development. By fostering foundational dialogues and facilitating the exchange of expert insights, the Summits aim to drive positive change, innovation and contribute to the sustainable growth of

the Islamic economy. It brings together central bank governors, ministers, banking group CEOs, and industry leaders to shape the direction of the industry and draw the attention of regulators to key economic issues and opportunities. These summits also serve as a networking forum where officials, executives, practitioners, and academics meet. They are global platforms whose impact resonates around the world, working to raise awareness of the concepts and best practices of the Islamic economy, while striving to develop and promote them.

INTRODUCTION:

In recent years, the global economic landscape has undergone significant transformation, shaped by increasing complexity, structural imbalances, and a growing demand for more responsible and sustainable financial systems. Across both developed and emerging markets, there is a renewed emphasis on ethics, transparency, and long-term value creation, highlighting the need for economic models that are grounded in strong moral foundations.

Within this evolving environment, the Islamic economy stands as a distinctive framework in integrating ethical principles with economic activity. Rooted in values such as justice, accountability, risk-sharing, and social responsibility, Islamic economics offers a holistic approach that seeks to balance profitability with societal well-being.

Ethics in Islam is not detached from economic life; rather, it forms part of the revealed foundation of the Islamic

economy, which recent scholarship describes as being grounded in the Qur'an and Hadith and extending beyond finance into social empowerment, justice, equality, and sustainable development. In the same discussion explain that tawhid establishes the vertical relationship between human beings and Allah, while 'adalah governs the horizontal relationship between people. This means that Islamic ethics begins with devotion, obedience, and accountability to Allah, and then extends into economic conduct through justice, equity, and responsibility toward others. Accordingly, economic activity in Islam is not evaluated only by profitability, but also by whether it carries social value and equity and whether it seeks maslahah while avoiding mafsadah, that is, harmful and destructive outcomes. This moral dimension is reinforced in recent theory by the argument that Islamic moral economy must center substantive morality, not merely formal or instrumental compliance.

Closely related to this is the concept of ihsan, which a recent study describes as a concept of spiritual ethics in Islam and as a reflection of the peak of religious perfection. In recent literature, Islamic economic ethics are also presented as going beyond conventional corporate

social responsibility, as they are rooted in Maqasid al-Shari'ah and directed toward social good, justice, and human well-being rather than being limited to voluntary or reputational practices. This is also consistent with the Prophetic teaching of Prophet Muhammad (peace be upon him) The Muslim is the one from (the harm of) whose tongue and hand (other) Muslims are safe, and the believer is the one with whom the people trust their blood and their wealth (Jami' at-Tirmidhi, 2627). Applied to the economy, this supports a moral standard in which transactions and institutions should avoid harm, protect people's wealth, and cultivate trust.

As the Islamic economy industry continues to expand globally, new opportunities have emerged alongside critical challenges. While the sector has demonstrated its ability to adapt and operate across diverse markets, questions surrounding authenticity, governance, and alignment with foundational principles have become increasingly important.

While modern interest in sustainable and ethical finance has brought renewed attention to values-based economic systems, the ethical foundations of the Islamic economy are far older and far

more deeply rooted in revelation. In Islam, economic activity is governed by divine guidance that links financial conduct to justice, accountability, and the avoidance of harm. The Qur'an declares, Indeed, Allah commands justice and excellence (Qur'an 16:90), forbids wrongful appropriation of wealth (Qur'an 4:29), and gives detailed instruction on fair documentation and integrity in obligations (Qur'an 2:282). Likewise, Prophet Muhammad (peace be upon him) elevated honesty and trustworthiness in trade, stating that the truthful and trustworthy merchant will be with the Prophets, the truthful, and the martyrs (Jami'al-Tirmidhi, 1209), while also establishing the general principle, There should be neither harming nor reciprocating harm (Sunan Ibn Majah, 2340). Thus, unlike contemporary ethical finance, which emerged more recently as a response to the ethical shortcomings and imbalances of modern markets, the Islamic economy has been grounded from its very beginning in a moral and spiritual framework that guides economic life. In this evolving landscape, **the 5th Al Baraka Summit in London is convened under the theme: Ethics in Action: Rebuilding Foundations and Advancing the Global Impact of the Islamic Economy.**

The summit focuses on these dimensions:

- **Rebuilding Foundations:** Strengthening the authentic Islamic ethical structures of Islamic financial and nonfinancial institutions, governance systems, and monitory practices.
- **Establishing Islamic economy toward impact:** through highlighting the ethical sides of Islamic economy and its ability in enhancing the economic land scape through its economic foundations.
- **Advancing Global Impact:** Translating these values into tangible economic outcomes, innovation, and meaningful contributions to global markets and development.

By bringing together leading scholars, policymakers, financial institutions, and industry experts, the summit aims to foster dialogue, share insights, and explore practical pathways toward a more ethical, resilient, and globally relevant Islamic economic system.



OBJECTIVES OF THE SUMMIT:



Reinforcing ethics as the foundation of the Islamic economic system.

1



Highlighting the ethical roots of Islamic economics and finance.

2



Bridging Islamic ethics with practical economic implementation.

3



Taking advantage of tech development to enhance innovation, collaboration, and the global impact of the Islamic economy.

4



SUMMIT AGENDA

DAY 1

Tuesday, 13th Oct, 2026 - (09:30 AM – 05:00 PM)

JW Marriott Grosvenor House - Ball Room

09:30 AM
-
10:00 AM

RECEPTION AND REGISTRATION

10:00 AM
-
11:00 AM

OPENING CEREMONY

- **MC.**
- **Recitation from Holy Qur'an.**
- **AlBaraka Forum SG Welcome Remarks.**
- **Keynote Addresses.**
- **Short Video.**
- **Honoring our partners and sponsors.**

11:00 AM
-
11:15 AM

SHORT PAUSE

11:15 AM
-
11:20 AM

KEYNOTE

FOCUS ON:

The Strategic Understanding of Ethical Finance from Islamic Economics

Focuspoint:

Highlighting the Malaysian Experience.

11:20 AM
-
12:20 PM

FIRST THEMATIC PANEL

(ISLAMIC BANKING CEOS PANEL DISCUSSION):

Strategic Leadership for the Islamic Economy:

Policy, Regulation, and Global Direction.

Discussion Topics:

1. Rebuilding the Regulatory Foundations.
2. Ethics in Action within Public Policy.
3. Strategic Leadership and Global Relevance.
4. Action Priorities for the Next Phase.

Q&A session

12:20 PM
-
01:30 PM

DHUHUR PRAYER & LUNCH BREAK

01:30 PM
-
02:30 PM

SECOND THEMATIC PANEL

Ethics in Action:

Rebuilding Market Foundations and Expanding Global Impact across Banking, Investment, and Capital Markets.

Discussion Topics:

1. Rebuilding Ethical Confidence in Islamic Banking.
2. Islamic Principles as the Foundation of Ethical Finance.
3. Enhancing Islamic Banking for Long-Term Development.
4. Ethical Investment and Funds with Global Impact.

Q&A session

02:30 PM
-
03:30 PM

THIRD THEMATIC PANEL

Inclusion in the Islamic Economy:

Strengthening Social Security through Social Funds and Takaful.

Discussion Topics:

1. Social Funds as Tools of Collective Responsibility.
2. Takaful: Strategic Islamic Insurance Established on Shari'ah Principles.
3. Collective Instruments and Community-Based Resilience.

Q&A session

3:30 PM
-
4:00 PM

NETWORKING BREAK

04:00 PM
-
05:00 PM

FOURTH THEMATIC PANEL

From Charity to Development:

Activating Waqf, Qard Hasan, Zakat, and Sadaqat for Social Impact.

Panelist 1: Revitalising Waqf for Modern Development.

Panelist 2: Qard Hasan and Ethical Access.

Panelist 3: Zakat and Sadaqah Ecosystem: Beyond Relief to Societal Empowerment.

Panelist 4: Building the Institutional Capacity to Scale Islamic Social Finance.

Q&A session

05:00 PM

END OF THE FIRST DAY

SUMMIT AGENDA

DAY 2

Wednesday, 14th Oct, 2026 - (09:30 AM – 05:00 PM)

JW Marriott Grosvenor House - Ball Room

09:30 AM
-
10:00 AM

RECEPTION AND WELCOME TEA

10:00 AM
-
10:05 AM

MC

10:05 AM
-
10:15 AM

KEYNOTE

10:15 AM
-
10:25 AM

KEYNOTE

Global Financial Centres and their Role in Establishing Ethical-Friendly Islamic Financial Environment

10:25 AM
-
10:45 AM

ISLAMIC SCHOLARS' PIONEERS TALK

10:45 AM
-
12:00 PM

FIFTH THEMATIC PANEL

(EMERGING ECONOMY AND FUTURE GENERATIONS LEVEL):

The Next-Generation Islamic Economy:

Digitalization, Entrepreneurship, Social Media, and Creative Economy.

Discussion Topics:

1. Digital Transformation and the Future of the Islamic Economy.
2. Entrepreneurship and New Business Creation within Ethical Purposes.
3. Social Media, Influence, and Digital Communities.
4. The Creative Economy and Emerging Value Chains.

Q&A session

12:00 PM
-
12:30 PM

WORKSHOP

Beyond the Label: Applied Ethics Simulation for Islamic Finance Priorities.

12:30 PM
-
01:15 PM

DHUHUR PRAYER & LUNCH BREAK

01:15 PM
-
03:00 PM

WORKSHOP

مركز التفكير
الاقتصادي الإسلامي
Strategic Thinking Center
for Islamic Economy



The Strategic Thinking Center Demographic Growth and Islamic Economic Expansion: New Horizons

03:00 PM
-
04:30 PM

SPECIAL SESSION



FROM RESEARCH TO IMPACT

Under the Patronage of the Saleh Kamel Islamic Economics Award (SKIEA)

About the session:

An interactive academic initiative that aims to empower postgraduate students (Master's and PhD) to present their research and academic projects in the fields of Islamic economics and finance within the activities of the AlBaraka Forum, before a distinguished group of academics and experts. The initiative provides constructive scholarly feedback that supports the development of their research and strengthens the link between academic knowledge and practical application.

04:30 PM
-
05:00 PM

CLOSING REMARK

05:00 PM

END OF THE SECOND DAY



الغرفة الإسلامية للتجارة والتنمية
Islamic Chamber of Commerce and Development
Chambre Islamique de Commerce et de Développement

Islamic Chamber of Commerce and Development (ICCD)

is an international institution affiliated to the Organization of Islamic Cooperation (OIC). It is the sole representative of the private sector of 57 member countries of OIC. ICCD was established in 1977, in the Islamic Republic of Pakistan and has regional offices in the Arab Republic of Egypt, the Republic of Türkiye and the Kingdom of Saudi Arabia, with an expansion plan to include various countries of the Islamic world.

ICCD membership consists of chambers/ national federations/ unions of chambers of commerce and industry in the member countries, in addition to organizations and chambers serving the private sector and business communities in the non-Muslim countries. Its membership extends to cover the entire world. The total number of chamber members is: 67 business institutions, including observers, affiliates members representing the Muslim business community across the world.



Al Baraka Group B.S.C. (C) ("ABG" / the "Group") is licensed as an Investment Business Firm – Category 1

(Islamic Principles) by the Central Bank of Bahrain. It is a leading international Islamic financial group providing financial services through its banking subsidiaries in 13 countries offering retail, corporate, treasury and investment banking services, strictly in accordance with the principles of Islamic Shari'a.

The Group has a wide geographical presence with operations in Jordan, Egypt, Tunisia, Bahrain, Sudan, Türkiye, South Africa, Algeria, Pakistan, Lebanon and Syria, in addition to two branches in Iraq and a representative office in Libya and provides its services in more than 600 branches. ABG's network serves a population totaling around one billion customers.

The authorized capital of ABG is US\$ 2.5 billion.



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With around 2,200 media partners and subscribers in 76 countries, AA's content reaches a diverse network of news agencies, public broadcasters, newspapers, television and radio channels, digital platforms and other media organizations worldwide.

AA further extends its global reach through cooperation agreements with leading international content distribution platforms, including Getty Images, AFP Connect and Reuters Connect, enabling its visual content to reach media professionals and audiences across international markets.

Through its multilingual production capacity, extensive subscriber network and global distribution partnerships, AA delivers news and visual content to a broad international media ecosystem.

ARAB BANK EUROPE



Arab Bank Europe provides as its core businesses Corporate and Institutional Banking (CIB),

Private Banking and Treasury and Capital Markets services to its clients, focusing on business transacted between the UK and Europe and the Middle East and North Africa (MENA).

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The Bank is part of a legacy that spans over 50 years of presence in the UK and Europe through the Arab Bank Group. With offices located in London and Paris, the Bank provides coverage across the continent. The Bank has established a trusted reputation for financial stability, resilience and customer service. The Bank's track record demonstrates a proven ability to support clients through regional instability and global challenges, including financial crises.

Strategic Partner



الغرفة الإسلامية للتجارة والتنمية
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summits@albaraka.org

www.albaraka.org