The 3rd Annual Conference on Islamic Banking at the Institute of Business Management in Karachi from 6-7 November 2019 was an important conference in the development of a national strategy for expanding Islamic banking. Dr. Imam Uddin is the primary organizer of the conference and assembled an impressive 45 scholars from around the world to see how Pakistan can expand and improve its current Islamic banking sector, 12% of all banking in the country. This academic-business partnership has helped to provide perspectives and assessments of this expanding sector. My research on the Khōjā was a contribution in trying to shift the focus of Islamic banking as Islamizing Western banking practices to understanding how minority communities in Pakistan and the Indian Ocean have financed their expansion from the medieval until today. So long as Islamic banking is mimicking Western financial innovations, it will always lag. Additionally, Islamic banking ought to focus on issues apart from profit maximization, such as social justice. Future issues to be addressed by the conference will be creating alternative credit scoring of the public, expanding access to credit for small and medium businesses, and doing comprehensive studies of what unique financial challenges Pakistanis face in the global economy.