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UAE Tech Giant Invests in Pakistan's Trucking Fintech

August 9, 2025

– Categories: Finance



A leading United Arab Emirates–based technology company has made its first strategic investment in Pakistan's growing logistics technology sector, committing \$20 million to support a trucking fintech platform aimed at modernizing the country's freight industry. The funding, provided by Yango Ventures, targets a sector that accounts for nearly 90% of Pakistan's goods transportation yet remains largely unbanked. Industry

analysts estimate Pakistan's logistics market to be worth around \$35 billion annually, with more than 85% of trucking operators lacking access to formal banking services. The move signals renewed investor confidence in Pakistan's technology-enabled business models despite broader economic challenges.

Yango Ventures CEO Daniil Shuleyko described the investment as a step toward strengthening trade efficiency by integrating financial solutions with transport operations. According to Shuleyko, the platform will help small and mid-sized transporters improve cash flow, access credit, and benefit from streamlined payment systems. "Pakistan's logistics industry is vital to its economy, and this investment will help drive digital adoption among transporters who have historically operated outside the formal financial system," he said. The company plans to provide working capital solutions, digital freight matching, and other tools to enhance transparency and reduce inefficiencies in the sector.

Industry observers believe the deal reflects a broader trend of Gulf investors seeking opportunities in Pakistan's transport, fintech, and digital infrastructure segments. Amina Farooq, a supply chain specialist, noted that the combination of logistics and financial technology could unlock significant productivity gains. "Truckers often face payment delays of weeks or even months, which restricts their ability to grow," she said. "By offering embedded finance services, this model can create a more resilient supply chain and reduce dependency on informal lenders." Farooq added that the investment's Gulf origin is significant, as it could open the door to cross-border trade partnerships between Pakistan and the UAE.

The project is also expected to support Pakistan's wider economic goals, including increased formalization of cash-based industries and improved trade flows. By encouraging the use of digital platforms, the initiative may help boost tax compliance and expand financial inclusion for thousands of small fleet owners. While economic headwinds and currency pressures remain challenges, experts say strategic capital from regional partners offers a valuable lifeline for sectors with strong growth potential. If successful, the venture could serve as a blueprint for other technology-led solutions in Pakistan's underdeveloped transport market, linking investment capital directly to productivity and trade growth.

