

EXCLUSIVE INTERVIEW



“ The most exciting trend is the shift towards embedded finance—where financial services are seamlessly integrated into everyday platforms and ecosystems. This is transforming how people access credit, payments, and financial management tools ”

Mr. Omair Ansari
Co-Founder & CEO
Abhi Pvt. Ltd.



ICMA: You have had a global career—from Morgan Stanley to launching Abhi in Pakistan. What experiences have shaped your journey and prepared you to build a fintech company?

Omair Ansari: My career journey across Morgan Stanley, Renaissance Capital, and Vostok Emerging Finance gave me the opportunity to work with financial systems in both developed and emerging markets. A recurring theme I observed was how critical liquidity is, whether for individuals managing daily expenses or for businesses sustaining growth. Also, living and working across nine countries gave me a global outlook and a deep appreciation for the challenges of financial access in frontier economies. These experiences shaped my conviction to co-found Abhi in 2021, with the vision of addressing liquidity gaps and driving financial inclusion across the MENAP region.

ICMA: What was the key moment or motivation that led you to start Abhi? Was there a specific need in the market that inspired you to take this step?

Omair Ansari: The turning point was realizing that millions of hardworking people face a simple but painful problem: their income doesn't match the timing of their expenses. This mismatch forces them into debt traps or informal borrowing. During the pandemic, the urgency of this challenge became even clearer. That's when we founded Abhi to provide instant access to earned wages and reduce financial stress for employees. Going forward, we saw that businesses, especially SMEs, struggled with similar liquidity gaps due to delayed payments and unpredictable cash flows. That insight shaped our broader vision to build solutions that address liquidity challenges for both employees and employers across MENAP.

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ICMA: You have introduced Earned Wage Access as your first major product. How did people respond to it, and what impact have you seen so far?

Omair Ansari: The response has been very encouraging. We partnered with textile giants, pharmaceutical companies, and multinational corporations to introduce this facility for their employees' financial well-being. Once employees experienced the ability to access their wages in 30 seconds, adoption grew rapidly. What started as an idea is now empowering over 1,000,000 employees from more than 5,000 companies across the region. To date, Abhi's EWA has processed millions of transactions, helping employees avoid high-interest debt, manage unexpected expenses, and improve their overall financial well-being.

ICMA: You have now expanded Abhi's services to include payroll financing, invoice factoring, and digital payroll management. How do you decide what to build next and stay ahead of business needs?

Omair Ansari: At Abhi, our approach has always been rooted in listening to our partners and understanding their evolving challenges. Employers trusted us first with solving their employees' liquidity issues through ABHI Salary, and that trust opened the door for us to see broader gaps in business cash flow management. Payroll financing, invoice factoring, and digital payroll management all emerged from direct conversations with our clients, who needed faster, simpler, and more reliable access to working capital. We decide what to build next by focusing on where friction exists in financial flows and by designing solutions that are scalable across industries and geographies.

ICMA: You have partnered with major companies in Pakistan and recently expanded into the UAE. What have been the biggest lessons in scaling Abhi across different markets?

Omair Ansari: The biggest lesson has been that while every market has its own regulatory, cultural, and operational nuances, the core financial challenges of businesses and employees remain similar. However, scaling across markets has taught us the importance of

adapting locally without losing our core vision, which is to give people and businesses access to the capital they need when they need it.

ICMA: You are working with real-time data in a fast-paced environment. How are you using data analytics to improve products and serve your customers more effectively?

Omair Ansari: Data is the backbone of our decision-making. Real-time analytics allow us to track usage patterns, detect risks, and continuously refine our products. For example, by analyzing transaction data, we can predict demand cycles and ensure liquidity for employees when they need it most. Our data-driven approach not only improves the user experience but also strengthens risk management, ensuring that our solutions remain both impactful and sustainable.

ICMA: Fintech is evolving rapidly in Pakistan and globally. What trends are you most excited about, and what advice would you give to young professionals looking to enter this space?

Omair Ansari: The most exciting trend is the shift towards embedded finance — where financial services are seamlessly integrated into everyday platforms and ecosystems. This is transforming how people access credit, payments, and financial management tools. I am also optimistic about the role of fintech in driving financial inclusion, especially in emerging economies where millions remain underserved.

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For young professionals, my advice is simple: stay curious and impact-driven. If you focus on understanding people's needs and pair that with technical and creative skills, you'll not only thrive in this industry but also contribute to building financial systems that work for everyone.

The Editorial Board thanks Mr. Omair Ansari, Co-Founder & CEO-Abhi Pvt. Ltd., for sparing his precious time to give an exclusive interview for Chartered Management Accountant Journal.