

TAF!26 CASE SUBMISSION

Eskhata Junior

They Learn With Their Hearts

Case presentation — Bank Eskhata, Tajikistan

Best Film Idea & Script

Brand Launch /
Relaunch

Budget Breakthrough
Effectiveness

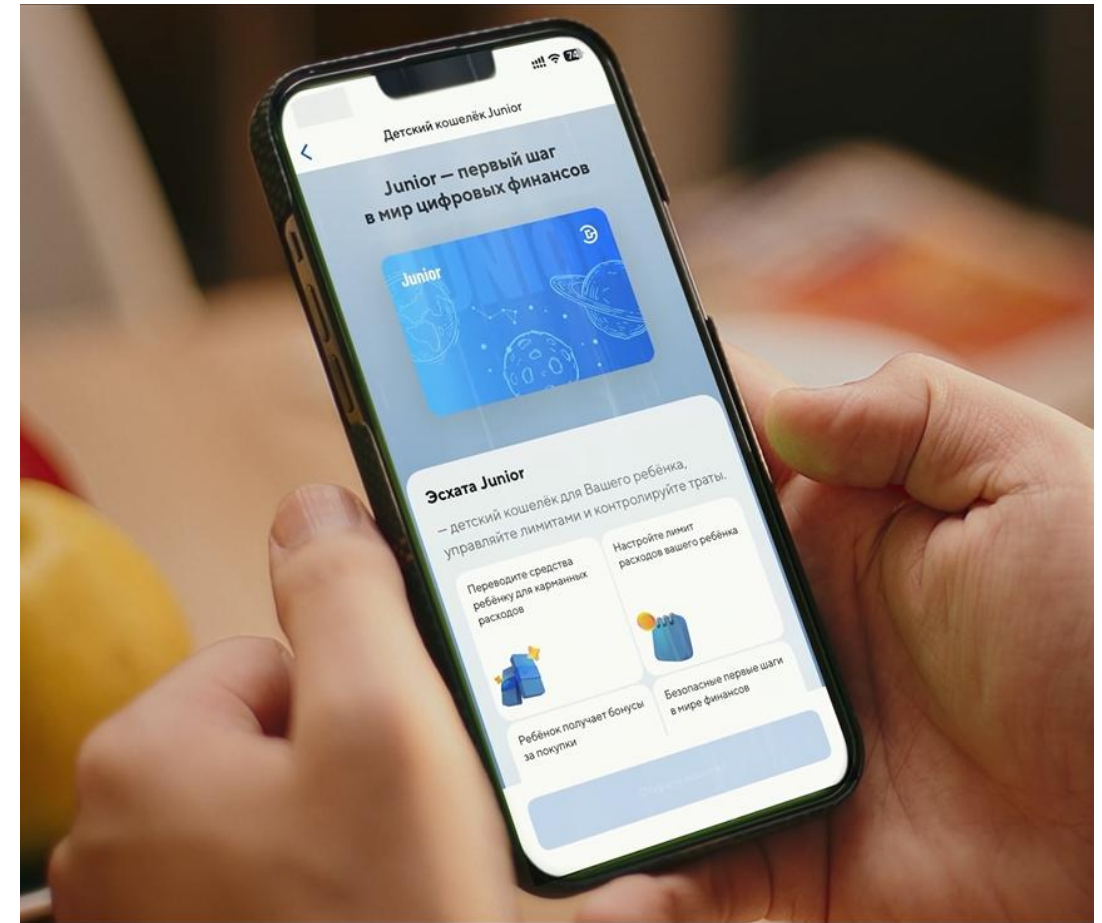
Low Budget Creative
Campaign

THE PRODUCT

Eskhata Junior — a supervised digital wallet for children

A mobile banking app for children aged 7–16, linked to a parent's account. It gives kids a real, independent way to pay — with full parental visibility and control.

- Add a child profile in minutes; sync up to 10 children to one parent account
- Allow payments at school, in stores, and for digital services
- Set daily spending limits per child
- Real-time push notifications to parents for every purchase
- Save toward personal goals; lock the wallet instantly if a phone is lost



The first product of its kind on the Tajik market

At launch, no comparable children's digital wallet existed in Tajikistan — Eshkata Junior created a new product category rather than following competitors. Documented by local media at launch.

"Eshkata Bank continues to develop its own digital ecosystem and is launching a new product for the first time — the Eshkata children's wallet."

— Asia-Plus, Tajikistan's leading news outlet, on the launch of Eshkata Junior

"We are creating an ecosystem where technology works for the good of the family, making managing finances simple, safe, and transparent."

— Akmaljon Saifiddinov, Chairman of the Board, Bank Eshkata

"Eskhata — bank for close one"

Every Eskhata communication is built as care and trust rather than advertising for its own sake — speaking to people the way you'd speak to family. This film extends that positioning to a new audience: not just the bank's adult customers, but their children.

- We don't push or sell — we guide
- We don't raise our voice or dramatize — we support
- The focus stays on people and family, not the bank or its feature set
- No hard-sell line anywhere in the film

Launch a first-of-its-kind product — on a modest, single-channel budget

The core business task was to launch an entirely new product category in Tajikistan — a children's digital wallet with no existing equivalent — with no TV or outdoor support, using social media alone. The creative task was not to simply list app features — limits, notifications, parental oversight — but to explain to an unfamiliar audience *why* this kind of independence matters: what "freedom" and "responsibility" actually mean when a child is handling money — told in a way that resonates with a local audience where respect for elders and family warmth carry as much weight as service convenience.

THE IDEA

One ordinary family day, one small purchase that becomes a big one

A father, unable to find cash for his children one school morning, introduces them to Eshkata Junior for the first time. The children make their first small, real independent purchase at a store.

The story's turning point moves past a product demo into an emotional payoff: using their own money in the app, the children buy their grandfather a gift — a handcrafted wooden comb, resembling one he lost in his youth.



STORY STRUCTURE

Setup → Rising Action → Turning Point → Climax

01 — SETUP



An ordinary morning — a father can't find cash for his children before school.

02 — RISING ACTION



First independent purchase — small, real, with parental oversight visible via push notification.

03 — TURNING POINT



Without adult prompting, the children decide to buy their grandfather a gift.

04 — CLIMAX



He recognizes an echo of something lost in his own youth. "This is the most precious gift."

THE BUTTON

**"We teach them money.
They learn love."**

The film closes on a single voiceover line from the narrator — a quotable statement with the potential to live on social media independently of the film itself.

RESULTS

Outsized impact from a single-channel, modest-budget launch



The campaign ran on social media alone, launched in late May, right as children's summer holidays began. Total budget — production and promotion combined — was about \$5,591.

TEAM

Behind the case

Shahnoza Atadjanova — Head of Product Marketing Center

Furkatullo Ismatulloev — Head of Brand & PR

Abdurahmon Shakirov — Product Owner

Maksym Paraska — Head of Marketing Division

Eskhata — bank for close one.

Eskhata Junior: They Learn With Their Hearts

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