

International Bank of Tajikistan Expands Digital Banking Model After Posting Strong Asset Growth

International Bank of Tajikistan is expanding open banking APIs and data-driven credit scoring after posting strong asset growth in 2025.

DUSHANBE, TAJIKISTAN, October 15, 2026 /EINPresswire.com/ --

[International Bank of Tajikistan](#) is expanding open banking APIs and data-driven credit scoring, the bank said, as part of a strategy centered on premium banking, small-business lending and international transfers. The lender runs its business through a mobile app rather than a branch network. IBT became one of Tajikistan's largest banks by assets in 2025, posting strong asset growth.

Khalikova said the standard industry approach in Tajikistan has been to build separate products for mass-market and premium customers. IBT, however, has focused on providing additional value to its cardholders through premium benefits, including enhanced travel insurance, complimentary DragonPass airport lounge access, Fast Track services, yQ Meet & Assist services at airports, and other exclusive privileges. Khalikova says this customer-focused approach became one of the factors behind the bank's significant asset growth in 2025. "Financial inclusion and a premium experience rarely coexist in the same institution. We set out to prove they can," says Dilafruz Khalikova, deputy chairman of International Bank of Tajikistan.



Dilafruz Khalikova, Deputy Chairman, International Bank of Tajikistan



expanding open banking APIs and data-driven credit scoring

A mountainous country moves off cash

Tajikistan has about 11 million people spread across terrain that is 93% mountainous, limiting how far any branch network can reach.

Remittances sent home by relatives working abroad have historically played an important role in the country's economy. IBT built its IBT24 mobile banking around leading international payment systems, including Visa, Mastercard, and UnionPay, allowing customers to send money directly to bank accounts abroad rather than relying on cash pickup services. Khalikova said the bank's near-term focus is narrower than expansion into new branches: build out the IBT24 app, extend digital tools to everyday transactions, grow premium, small-business and international-transfer customers, and protect credit ratings.



International Bank of Tajikistan

A newer bank skips old systems

IBT, founded in 2014, has no older core systems to route around, which the bank says lets it update products faster. IBT was among the first in Tajikistan to introduce Visa and UPI card tokenization for Android, and it offers instant card issuance across all branches. Its Visa credit card, called "Insof" — the Tajik word for conscience — was built around what the bank describes as responsible lending rather than maximizing credit limits. The same IBT24 platform also handles merchant acquiring, cash management and lending for small and medium-sized businesses.

Villages reach the same services

Customers outside Dushanbe, the capital, have historically had less access to full-service banking because branch networks concentrate in cities. IBT24 lets customers in remote areas transfer money and pay bills without a branch visit, extending services into areas with limited branch coverage. Small and medium-sized businesses face similar geographic limits, and the bank offers merchant acquiring, cash management and lending tools rather than requiring in-person account management. "We design for our reality — so a customer in a remote village receives the same quality of service as someone in central Dushanbe," says Khalikova.

About International Bank of Tajikistan

International Bank of Tajikistan is a Dushanbe-based bank founded in 2014 that operates

through its IBT24 digital platform, serving retail, small-business and corporate customers across Tajikistan. The bank holds a Moody's B3 credit rating with a Stable Outlook, undergoes annual independent external audits, and partners with Visa, Mastercard and UPI to deliver modern digital financial services and international payment solutions. In 2025, it became one of Tajikistan's largest banks by assets.

TEI on behalf of International Bank of Tajikistan

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