

## English Unit 4: Analysing Argument

### Outcome 2 – Audio-visual text

#### Instructions

For this Outcome, you are required to analyse the use of argument(s) and language to persuade an intended audience to share the point of view expressed in a persuasive spoken text.

- Read the background information on this page and then listen to and watch a video recording of the spoken comment referred to.
- You will be played the spoken comment twice and supplied with a transcript on pages 2, 3 and 4 to assist your analysis.
- Write an analytical response to the task below. For the purposes of this task, the term 'language' refers to written, spoken and visual language.

#### Task

Write an analysis of the ways in which argument(s), written and spoken language, and visuals are used in the comment to try to persuade the intended audience to share the point of view presented. A transcript of the presentation is available on pages 2, 3 and 4.

#### Background information

*TEDx Talks* are events that are organized by volunteers around the world. The talks are generally given at a live venue and then uploaded on the *TED-Ed* platform. *TED-Ed* is a platform where educators and those with significant messages can post videos. The platform has a large global audience and over 40 million subscribers.

On November 4, 2023, the University of Central Asia invited Abdullo Kurbanov to give a presentation on the establishment of the company, Alif Bank, and its range of digital financial services, including the Alif Mobi. This mobile based app. allows for a wide range of cashless money transfers and payments.

The company is based in Tajikistan and Uzbekistan. These are mountainous, land-locked countries in Central Asia, with populations of 9.75 million and 35 million respectively.

# TEDx University of Central Asia

## Reinventing Lives

x = independently organized TED event



## The Journey of Going Cashless



TEDx Talks ✓  
40.2M subscribers

**Abdullo Kurbanov**

**November 4, 2023**

In some organisations today, when you take on a challenge and you succeed, no one is thanking you. But when you take on a challenge and you fail, fingers start pointing. Heads start rolling.

That is the most destructive way of looking at failure. Attitude to failure is the key lesson of this story and we'll come back to it.

Salaam Alaykum [an Arabic greeting meaning 'Peace be with you' – Echo editor]. My name is Abdullo and I'm a co-founder of Alif, a challenger bank in Tajikistan and a fintech in Uzbekistan with a team of over 1000 amazing individuals.

Today, I want to tell the story of how Alif is helping people to move from cash to digital payments.

Ten years ago, cash was pretty much the only way people bought and sold things in Tajikistan. We had bank cards, but 95% of transactions were cash withdrawals from the ATMs.

Total volume of actual payments using these cards was just \$35 million in 2013.

Paying for utility bills usually meant going to the bank, and sometimes standing in a queue for hours or going to a kiosk terminal with cash.

Giving someone money usually meant taking a transport and seeing them in person.

Remittances, a major source of income for thousands of families, were similarly all cash based. That is, our migrants would physically go to a bank to give cash, and their families here would physically go to a bank to pick up the money.

Dealing in cash is quite costly, but more importantly, it is wasteful of our most precious resource. Time.

To try to tackle these and other similar challenges, in 2013, we wanted to open an Islamic bank in Tajikistan, but we could not convince any investors. That was our first failure.

Nevertheless, we decided to start small with our own little savings we had. And in 2014, together with my co-founders Firdavs Mirzoev , Zuhursho Rahmatulloev, and an angel investor [someone who supplies startup capital for a company – Echo editor], we started Alif with the smallest financial licence we could obtain.

Among our other products, soon we started working on a mobile wallet – an app that would put payments, remittances, peer to peer money-sending, paying for utility bills, mobile services, and hundreds of other services, all at the fingertips of our clients.

We first decided to use a readymade solution from a foreign technology company.

We didn't believe we could write this technology ourselves and using a well-established technology provider seemed to be more reasonable. It was another wrong decision.

It took about 18 months to launch the project, much longer than originally planned, and even afterwards the statistics of usage by clients was not very encouraging. But we continued working on it.

Eventually, we decided that the only way we can fix issues and introduce features faster to our clients would be to write the technology from scratch ourselves.

Over time, a great team of managers and IT engineers had come together in Alif, and this time we knew exactly what we wanted to build.

Eventually, the team launched the all-new version of Alif Mobi in Tajikistan in July and in Uzbekistan in December of 2021, and soon enough, the new app started gaining even faster popularity and it's significantly upgraded features proved quite convenient for the public.

In the meantime, in 2020, we finally got our banking license in Tajikistan, and within a year we were voted as the most trusted bank in the country.

The take-away from this story is this. Whatever you are doing in your life, aim high and work hard. And if you fail, which happens often, learn the lesson, change the direction if you need to, but keep going. Don't stop. Let your failures guide you. There's no guarantee of success, but it's the only way. Thank you.

The full video clip can be accessed at <https://www.youtube.com/watch?v=Dfu2xND0wp8>

Some stills from from Abdullo Kurbanov's presentation

