Outsourcing in Financial Services Sector

Banking & Financial Services BPO: Emerging Risk Management and Security Trends

Industry 4.0 and its impact on the BPM industry

Healthcare Process Optimization in Bangladesh

COVID19 - Together We Will Overcome

BACCO Events and Activities
জন্মেছিলে এইদিনে তুমি,
এনেছো স্বাধীনতা
শত বছর হয়েছে আজ,
ভুলিনি তোমার কথা

BACCO
Bangladesh Association of Call Center & Outsourcing
Bangladesh Association of Call Center & Outsourcing (BACCO) is the central trade body for Business Process Outsourcing (BPO) and Contact Centre industry in Bangladesh. We advocate and work with all stakeholders related to this industry to create the right ecosystem. As a part of Government’s Digital Bangladesh goal our immediate target is to grow this industry by 100,000+ of middle income sustainable jobs for our youths by 2021.

On behalf of BACCO, I welcome all the readers to enjoy the new edition of our newsletter. We have worked hard to provide collection of news which is relevant to the current industry circumstance. BPO News readers have been encouraging us since the beginning to keep continuing exposing the updates and information to ensure revealing of proper voice of the industry. We hope that you all will like the updates of a recent BACCO event naming ‘Outsourcing in Financial Sector Services’, which we believe have played a prime role to initiate the mindset to explore the opportunity of this huge sector.

BPO has recently become a matter of great curiosity and interest, especially among the youths in Bangladesh. According to experts in this arena, BPO is a significant corner of global business concerning 600 billion dollar annually. The business volume of the local BPO companies is now over $400 Million; then again Bangladesh Government has set a target to increase the BPO revenue to $1 billion within 2021. BACCO has been actively engaged to promote BPO and Contact Center services locally and globally by making Bangladesh a major competitive offshore destination for international companies and ensure positive ecosystem for the industry.

Apparently businesses in every industry can now outsource non-core processes while utilizing more resources to central business functions. Bangladesh has started to join the trend of BPO boom in the past few years riding on strong IT infrastructure, ample human resource supply and favorable government support. All government organizations but not limited to ICT Division & Telecom Ministry under Ministry of Post, Telecommunications and Information Technology; Finance Ministry; Commerce Ministry has always been a supporter in order to expand the BPO sector of our country. Moreover international development agencies from US, UK & Europe has started working hand on hand with BACCO to jointly work out and patronage some favorable plans to develop the industry.

With the purpose of performing all the activities, many departments and projects under ICT Division have been enthusiastically helping us to grow the sector. Bangladesh Hi-tech Park Authority is dedicated to establish, manage and operate Technology Parks, Training Centers, and Incubation Centers throughout the country. Leveraging ICT for Growth, Employment and Governance (LICT) is a remarkable contributing project of Bangladesh Computer Council (BCC) under ICT Division for flourishing the BPO industry in the country. DoICT and a2i, under ICT Division are also taking commendable steps to support the industry to grow in a faster pace. Many training programs are being provided under development projects from this Division to encounter the 4th industrial revolution. Moreover, Skills for Employment Investment Program (SEIP) which is under Ministry of Finance is also providing some specialized training programs for the BPO industry.

The prodigious growth of the industry was possible as ICT Division, BTRC & Telecom Ministry has been working very closely with us in order to enable the industry to help reaching country’s goal “Digital Bangladesh 2021”. We would like to convey our sincerest gratitude to them for all their assistance in the headway of BPO industry and to convert the dream “Digital Bangladesh” into reality.

Tanvir Ibrahim
Vice President
Bangladesh Association of Call Center & Outsourcing (BACCO)
Businesses now need to concentrate more on providing best customer service by mapping individual preferences while they deliver services. In this era, businesses which have a competitive advantage are the ones with the leverage and power of technology. It is obvious that the game has started and if businesses don’t want to be left behind watching from the sidelines, it’s time to pick up the sphere and start optimizing the prospects of current technology trends. Outsourcing trends are constantly changing and this change is expected to continue in the coming years as well. As new technological developments are progressing regularly, the outsourcing industry is only going to get bigger and more efficient in the upcoming years. Companies need to mainly focus on providing top-quality services and great customer experience rather than merely focusing on reducing the cost of the services they offer.

In this competitive world with lower rate of progression and profit prospects, one thing is clear that social media is the new game changer. Though social media is not making the industry go upturned, but it is unquestionably altering the rules of the way people get in touch with the brand. The unparalleled wealth of consumer data and their feedback provide companies with the improved ability to analyze upcoming trends and to innovate. Nowadays, many BPO service providers are also investing in dedicated social media service terms. By working in social media teams, customer representatives are able to deal with customer complaints faster than before.

Fortunately in every step of the development of the BPO sector, we have got tremendous support from Honorable ICT Affairs Adviser to Prime Minister Mr. Sajeeb Wazed, along with the guidance of our Honorable Prime Minister, Sheikh Hasina (MP). We must acknowledge the Honorable State Minister of ICT Division- Mr. Zunaid Ahmed Palak (MP) for his observant direction. I cordially thank them all, for their support and encouragements.

Last of all, we hope that this newsletter will help us to keep you updated much about BPO industry news and information. We also hope that you will enjoy the issue and find it to be appropriately informative.
Outsourcing of services has become a significant part of almost all businesses these days. The BPO industry has been responsible for providing cost-efficient services to a lot of businesses. Due to the numerous advantages of the BPO industry, there has been tremendous growth over the years and estimates reveal that this growth will be continued in future as well. At present, the BPO industry is responsible for creating the second highest number of jobs and it is estimated that overall worldwide BPO market will cross a surprising figure of $600 billion by 2020. Today with in-depth data analytics at their disposal, global businesses are dignified to significantly improve upon their offerings, while ensuring backend tasks which are taken care of by professional outsourcing service providers. Due to this reason opting for BPO services will surely become an attractive option for both small and medium businesses alike in the coming years. The advantages have encouraged the banking sector to get involved into the BPO industry and recently, banking institutions throughout the world are increasingly outsourcing their noncore activities for reducing the operational costs and as well as achieving strategic aims.

Bangladesh Bank has taken serious concern about outsourcing for financial institutes and for that reason they have prepared guidelines on Outsourcing Arrangements in 2015 under which banks are allowed to outsource their activities under the list of allowed outsourcing arrangements. As our government has been updating policies for the ease of doing business for prospective partners, we think it is our best time for favoring those policies in terms of our business growth. By now outsourcing in the banking sector of India, Philippines and other peer nations of Bangladesh is much larger than our industry.

In our economic perspective it is not mistaken that only outsourcing can support the opportunity for the banks to reduce the risks and their operational costs as well. Homegrown IT companies are outsourcing different types of services to many global organizations which prove the sector’s potential. Operational cost of banks will go down significantly and the standard of financial services will be stronger if banks can use the service of business process outsourcing (BPO) companies properly. The banks can use outsourcing to provide better customer services and it will cut their initial investment and operating cost too. The banks are not heavily dependent on outsourcing now. But the outsourcing sector will reach 90 percent of its target if the banks can completely explore outsourcing services described by the Bangladesh Bank guidelines.

The fact is that, all these prospects will see light only when banks and IT sector companies will be able to build trust for mutual benefits. As local IT companies are providing global companies quality BPO services, it is visible that they have the capacity to provide same facility to local banks but fields of cooperation need to be identified first. We the BPO Industry will put our best effort to take the service sector to the international standard with our bundle of services blended with advanced technologies.
Bangladesh Association of Call Center & Outsourcing (BACCO), in collaboration of Bangladesh Institute of Bank Management (BIBM) and Leveraging ICT for Growth, Employment and Governance (LICT) Project under ICT Division, jointly organized a Strategic Discussion & Workshop titled “Outsourcing in Financial Services Sector” on 21st January 2020 at BIBM, Dhaka. Honorable State Minister of ICT Division Mr. Zunaid Ahmed Palak MP, was present in the event as the Chief Guest and Dr. Md. Akhtaruzzaman, Director General BIBM as the Special Guest. In his closing remark State Minister has highlighted that ICT Division is now in the forefront in making the vision, of Honorable Prime Minister Sheikh Hasina for transforming Bangladesh into digital economy by 2021, into reality. The objectives of the strategic discussion workshop were to point out regulated and unregulated services that can be outsourced; To Find out challenges — External and Internal and; To understand the regulatory changes that is required to outsource services through FI’s.

At present 48 Bangladeshi Commercial banks (Including State Owned and Private) along with 9 Foreign Commercial banks are operating in Bangladesh. Competing in the market with so many players, Banks are in pressure to reduce their costs. Whereas, Government has a target to bring down interest rate under single digit, which will also has significant amount of effect on the revenue. In 2015, Banking Regulation and Policy Department of Bangladesh Bank has circulated guideline on Outsourcing arrangements. But till now Financial Services Sector specially Banks could not outsource their services through outsourcing industry.

Outsourcing enables organizations to improve operational performance, vastly improve speed, reduce operational risk and increase efficiency through better consolidating and centralizing functions. Banks that strive to keep everything in-house typically end up developing a series of vertically integrated silos that result in extensive duplication and redundancy across businesses and markets.

In the closing session of the Strategic Discussion Workshop, in his speech, Honorable State Minister of ICT Division Mr. Zunaid Ahmed Palak MP also referred that, worldwide banking institutions are increasingly outsourcing their noncore activities and different back office processes for bringing more efficiency through innovative solutions. Bangladesh Bank has already taken initiatives and circulated guidelines on outsourcing arrangements which allow banks to outsource many noncore activities without prior approval of the central bank. The financial sector is an integral part of country’s digital growth and without financial sector’s adoption of latest technologies and smart service deliveries, the country…

OUTSOURCING IN FINANCIAL SERVICES SECTOR

Bangladesh Association of Call Center & Outsourcing (BACCO)

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will never be able to achieve its digital goal. During the event, participants from both Banking and BPO sectors have actively given input through a strategic workshop and have come up with very innovative ideas and effective solutions to bring synergies between the Banks and outsourcing companies.

Duplicated structures and inflexible services generate needlessly high costs for the financial institutes, and also reduce flexibility and damage of quality of service through blatant inconsistencies. That’s why banks should be avoiding these silo traps at all costs – and there are some key strategic advantages FI’s can expect to gain by steering away from this model and turning to outsourcing instead.

Outsourcing often ensures institutions by getting improved delivery access to world-class skills, extraordinarily faster project start-up and benchmarking information about other FI’s to enhance reporting and strategic decision-making. By leveraging that specialization with greater economies of scale, third-party providers can subsequently offer banks lower costs that increase their competitive advantage.

In the workshop, both BACCO and BIBM separately presented the opportunity and scopes those can be outsourced by the financial institutions to improve their service delivery. Present banking processes were highlighted those can easily be performed in a more efficient way through outsourcing model. They have identified that other than decisional and approval related issues, all other non-core activities can be outsourced to the third parties. Banks will experience saving of upfront investment in technology, lowering operating costs, improved quality of services, scalability and higher client satisfaction. Many new scopes came out from the discussion mostly on new trends of modern banking processes like mobile banking, online banking, agent banking, cyber security, IT services, monitoring, verification, training etc.

BACCO is now working shoulder to shoulder with the ICT Division so that the dream of Digital Bangladesh comes into reality by playing a vital role in delivering outsourced services through innovative solutions and modern technologies. BPO industry is now more equipped and matured enough to take the opportunity to deliver world class outsourced service support for country’s vibrant financial sector. A bunch of recommendations are listed down below, based on number of experts’ opinion.

**Recommendations:**

1. The BPO industry in Bangladesh has earned long experience and got matured enough to provide various level of front-end and back-end services to the local financial institutes, whereas the banking sector should change their mindset and come forward enthusiastically to get their noncore jobs done through BPO companies.

2. Outsourcing will allow the Banks to enjoy specialized customer services, scalability, cost efficiency, no investment in technology, innovation and long experience.

3. BPO industry needs to work on most recent technologies continuously and give innovative solutions for different types of banking processes through Digitization, Automation and redesign to compete with the global players to serve both domestic and International FI’s.

4. BPO industry needs to work on large and futuristic business prospects for the Banks where new avenues will be opening up for the Banks to offer products and services for the market by inheriting cost efficient solutions by the BPO service providers.

5. BPO companies should come up with strong financial backup to support large processes in banking sector.

6. BPO companies needs to prove trust and honesty in the working processes by ensuring data security and privacy as their top compliance to provide services for the banking sector.

7. Bangladesh Bank and other Government bodies including related ministries should come forward with favorable outsourcing policy and guidelines to ensure a business-friendly environment for both service providers and takers which will enable the country to reach its goal and become an example of digital country in front of the world.

8. LIC of ICT Ministry should work hand on hand with BACCO and BIBM so that BPO industry gets policy advocacy and technical support to accelerate the whole process which will give much more confidence to the service takers.

9. BACCO & BIBM should work very closely together to strategize and to make a strong bridge between the BPO and Banking sectors of Bangladesh through expos, seminar, symposium, workshop, round table, B2B networking session etc. and do whatever needs to be incorporated in this process to instill a high confidence level within the banking sector about the BPO service providers by ensuring an end-to-end ecosystem for the growth of both the sectors in a win-win situation.
Death, tax and cyber breach are now certainties of life. It is no longer if but when you will be breached. The question is, are you prepared and will you be able to resist and recover from a cyber attack? Do you understand your cyber risks and are you managing it? “Security and risk management are two of business’ biggest considerations in today’s increasingly volatile cyber security landscape failings in this arena will lead to potentially irreversible financial and reputational damage.

Jobs are even at risk, such are the stakes.” - Gartner The days of bank robbers walking into a bank with guns are over. However, it does not mean that banks are not being robbed, it’s just that the robbers do not have to be physically present nor are they limited as to how much money they can rob. As society and money progressively become digital, so are the threats and risks. A bank heist can be planned and executed from anywhere by unseen actors and billions of dollars can be exfiltrated across national borders within seconds. It is not just money they are after but also data - the new gold. Data can be monetised or used to commit further attacks.

The string of high-profile cyber security breaches in 2018, the risk of non-compliance with security and privacy regulations, coupled with increasing demand from customers for better protection of their data means cyber risk is high on company board agendas across the world. CEOs, CIOs, and Chief Risk Officers (CROs) are concerned about the risks of cyber attacks resulting in financial and reputational loss and longer-term impact to operations and innovation.

“An overwhelming number of risk managers ranked the threat from cyber attacks as their top operational risk for 2017 — the second year in a row it has topped the rankings, this year by an even larger margin. And this is no surprise as the threat from cyber attacks is not only growing, but also mutating into new and insidious forms, say risk practitioners” — Risk.net Financial organisations are natural targets for attackers. However, as banks in developed countries are becoming harder to compromise, attackers are moving on to banks and financial institutions (and other organisations) located in countries that are not as well-regulated or have the money and skills to spend on cyber security. They are also attractive because they are perceived to be weaker in areas of risk management, threat detection, vulnerable due to lack of expenditure on new technology, security tools and weaker controls. Attackers tend to focus on smaller and newer banks in these countries. Lack of transparency and mandatory reporting gives a false sense of security and perception that these organisations are more secure than they are. A perfect toxic combination for breaches and easy pickings for attackers.

“The UK’s Financial Conduct Authority (FCA) revealed that the number of reported incidents of cyber crimes at firms under its jurisdiction had jumped to 75 for the year to date, from just five in 2014.” - Risk.net Add to that, to be competitive and innovative organisations need to adapt, adopt and embrace new technology all the time. The use of new technology such as different cloud computing services, mobile(banking)apps, IoT, blockchain,
AI and outsourcing of internal operations to third parties introduce new attack vectors and therefore new risks. Impact of new technology and risks must be identified and managed before they are introduced in to the organisation. As risks are not static, risks must be continually monitored and as the threat landscape, business and regulatory requirements change they must be reassessed and mitigated.

#Continuous risk assessment, management and improvement is becoming the norm.

Using and relying on the superior security controls and complex regulatory compliance tools cloud companies provide they take advantage of economies of scale and skilled resource pool available to cloud companies.

#Many organisations see cloud services as a way of managing their regulatory compliance and cyber risks.

BPO can remove the more established, repeatable and utility processes from organisations, saving time and money Freeing them to concentrating on managing risks, concentrating on innovation and exploring new markets. For the BPO providers, as processors of data and the trusted third party, they need to ensure they can build and retain trust by providing assurance to their customers. This assurance needs to manifest in evidencing comparative or complementary risk management of their customer’s risks. Being able to provide proof that they have controls in place that are aligned to the customer’s risk management strategy and appetite will help build trust.

BPO providers must become an extension of the ecosystem of their customers. Not only be able to provide quality products and services but also help to manage their customer’s risks. This is especially true if you are providing BPO services to European companies regulated by the EU General Data Protection Regulation (GDPR). The GDPR makes processors of personal data regardless of their location liable for non-compliance and personal data breaches. With potential fines running into millions, these are new risks that need to be managed.

#There is more focus on third-party risks and management of these risks as extension of the organisational risk framework.

This year’s study reports the global average cost of a data breach is up 6.4 percent over the previous year to $3.86 million. The average cost for each lost or stolen record containing sensitive and confidential information also increased by 4.8 percent year over year to $148.

— 2018 Cost of a Data Breach Study by Ponemon

As the cost of cyber breach notches up, risk management is becoming crucial. Managing such risks requires an elevated risk strategy, planning and execution. Operational risk management frameworks and methodology need revisiting, updating and recalibrating to pivot towards or include cyber risks.

#Cyber risks must be managed as part of the overall business risk and not separately as an IT risk.

CEOs and members of the boards should be concerned, involved and aware of cyber risks and lead their organisations to become cyber resilient. Cyber resilient means not only being able to try to prevent attacks but more importantly be able to respond and recover from attacks with minimal impact to operations. Deprived of strategic and holistic risk management, resiliency is simply not possible. Without understanding the threats and vulnerabilities and consequently the risks, controls may not be implemented, be applied in the wrong place, or may not be the most appropriate or cost-effective control to apply. Thus, resulting in control inefficiency, poor return on investment and inability to calculate costs versus benefits and vitally impacting future investments in cyber security.

#As data breaches become inevitable, cyber resiliency is becoming the goal for most organisations.

Threats and vulnerabilities must be monitored at all times focusing on detection, response and recovery. This means building or using managed Security Operations Centre (SOC) that are 24/7/365. able to provide threat intelligence, detect, automate response and raise alerts. Attackers do not only operate during office hours, therefore why should the monitoring be limited?

#Gartner predicts that by 2022, s of businesses will have use of a SOC.

Forced by regulatory and their own customer demands, security and privacy are being increasingly used as differentiators by international customers in outsourcing contracts. Building trust in the organisation, its people and processes is critical to compete, win and retain customers in the global digital market. An organisation, that establishes an effective business, governance and risk management strategy that includes cyber risks, aligns people, process and technology to manage these risks will be a resilient and agile organisation and will be placed to respond to cyber risks.

Key to effective risk management is understanding the data an organisation uses, why it uses it and who it shares with. If you do not know your data, the value of that data to the business, how can you manage risks to the data? Organisations are being forced by regulations such as the GDPR to understand and account for their data use.

#Mandatory breach reporting and transparency is becoming increasingly common across the world.

With more and more countries following the GDPR with their own privacy regulations, similar requirements are likely to spread across the world increasing regulatory risk management challenges for organisations processing personal data.

To conclude, cyber risk management makes good business sense because it saves money, reduces compliance risks, demonstrates and promotes good governance practices and allows risk-based approach to managing cyber risks.
INDUSTRY 4.0 AND ITS IMPACT ON THE BPM INDUSTRY

Industry 4.0

Whenever we have heard about industry 4.0, it seems like business are being transformed by a new wave of digital technology. The term Industry 4.0 was introduced in 2011 as “Industry 4.0” by a group of representatives from different fields for encouraging the initiative to boost the German competitiveness in the manufacturing industry. Industry 4.0 is defined as the new addition in the Industrial Revolution. It has a great impact in automation, cyber physical system, machine related learning, and real-time data collection. Industry 4.0 helps in empowering business owners in controlling and realizing every aspect of the operation process and helps them to analyse instant data to boost productivity and growth. Industry 4.0 holds a greater synergy between machines and the human counterparts and supports the manufacturers to innovate faster.

A 2017 Accenture study estimated, the average U.S. Company could save $85,000 per employee via the integrated deployment of five technologies: AR/VR, autonomous vehicles, big data, machine learning and mobile. In an extensive research paper released last year, McKinsey Global Institute calculated that intelligent automation technologies could save employers worldwide a staggering $15 trillion in wages by 2030.

So, the obvious question is coming to mind, how will Industry 4.0 affect the job market?

“About half the activities people are paid to do globally could theoretically be automated using currently demonstrated technologies,” McKinsey concluded, estimating between 400 and 800 million current occupations could be displaced by 2030. McKinsey cited jobs involving physical labor, data collection/processing, manufacturing, retail, and accommodation/food services as the most vulnerable during the shift to Industry 4.0.

Impact of Industry 4.0 in job market

In the adoption process of Industry 4.0, employees have to pursue different or new skill sets. In the sector where workers work are quite repetitive, a challenging circumstance will arrive. In BPM industry, Customer satisfaction is a huge KPI for any business and call centers play a key role in shaping the success of that KPI. CSRs face immense demand to grow overall revenue by upselling & cross-selling, delivering fast, personalized and effective service – all while meeting
high first call resolution and low average handling time goals. Yet, they happen to work with technology that slows them down and requires them to work with a myriad of slow & complicated applications while they speak with customers.

As lot of integrations are required, we have started implementing RPA in Call Centers. RPA makes our life easy, it offers an intuitive approach to data integration and workflow. Loading a detailed customer profile from multiple systems by automating steps like application launch, mouse clicks, field entries, etc. eliminates the need to switch between various applications. Many repeated task can be solved without human interaction like billing data, Employee Data Management, Issuing Refunds, Creating Invoices, Data Migration and Report Preparation. The benefit of this RPA will be shorter average call duration, significant error reduction, and Enhanced communication, optimal use of resources and automated response and triggers.

According to the research, the following are some changes that will affect the situation of employment:

1. Quality Control largely depends on statistical analysis and it largely depends on compiling real-time or historical data of the product. The importance of quality control workers will decrease as the process will be done through smart machines. On the contrary, the demand of bigger data scientists will rise.

2. Workers who help in production process will be replaced with smart devices that are equipped with cameras, sensors, and actuators that are able to mark the problem and then make necessary changes.

3. Study released by McKinsey Global Institute says that around one-fifth of the global workforce will be impacted by the process of automation. In developed nations like the UK, German and US, automation will decrease the number of full time staff and by 2030 and robots will replace 800 million workers around the world.

4. One of the benefits of automation process is that, it will increase safety levels for workers. Not only smart wearable will ensure safety of employees in high-risk industries but also smart systems will be capable of identifying fault or disruption. It will surely enhance the capability, skills and knowledge of the employees and find out the necessary sectors where training is important.

**Required Skills to have for Industry 4.0**

According to World Economic Forum, by 2020 more than 35 percent skills considered important today will be replaced by some new set of skills. World Economic Forum forecasts that fourth industrial revolution is bringing us advance materials, advance robotic and autonomous transport, machine learning, artificial intelligence, biotechnology and genomics, and to come with the solution and to cope with these technology and system there must have some unique sets of skills as emerging of these new methods of work is going to alter the way people work and live. Many experts agree that the practice of routine work is going to disappear.

World Economic Forum (WEF) predicted that creativity is one of the top three skills workers will need to have, and complex problem solving and critical thinking are the rest two areas where the skills are required as these are the skills (Medium & High) what human, computer algorithm, and robot so far can’t do. Here are some required skills to cope with fourth industrial revolution:

1. **Change Management**- Employees will have to accept change easily and open to adopt with the new rules and working environment through continuous learning.

2. **Emotional Intelligence**- Employees will have to be more focused on the things that machine cannot do and in that sense reading people’s mind and reacting accordingly would become important which is must to do in marketing and sales activities.

3. **Process Awareness**- Employees will need to have higher level collaboration and process management skills as machine would become smarter and more proficient. To manage the machine efficiently, collaboration with process management skill to swift problem solving will be demanded.

4. **Data Science**- To create the analytic model and to translate the received data into meaningful information being a data scientist will be important.

5. **IT Profession**- Software engineering, IT architecture, Network engineering are the skills which connect with the analytic to underlying operational system & database which serves as data resource.

6. **Domain expertise**- To translate the need and working of production process for the data scientists and IT professional, Domain Experts are the process engineers or other manufacturing professionals. These process engineers are the body who must be able to translate not for the factory people but also for upper level management which reflects they have to pose the skill of “Big picture awareness”.

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Introduction

Healthcare and quality are inseparable items and therefore giving services in a sector like healthcare without quality is not expected at all. In Bangladesh, healthcare is provided principally through hospitals run by government or through private clinics with a small proportion delivered by Non Government Organizations. But the main problem is that, the total system of health care services both in public and private sectors are not up-to-date genuinely and again the quantity of the doctors are less than expectation. To overcome this huge problem, redesigning of existing healthcare system or setting up an influential service plan is a must issue for Bangladesh.

When it’s about deciding to implement an automation system, we must consider these factors: population, and availability of infrastructure and resources. When the size of the population is relatively small, we should make sure that this will require less database size and hence smaller computing resources in the long run. However as the population large, we should be careful about the resources because more of it will be required as more users are added to the database. The reason for this is that there should be a backup mechanism for this sensitive and important data. This can be saved and stored in large hard drives or uploaded in secured cloud servers. Now, if the system is going to be used in isolated regions, we should take into consideration about availability of manpower and resources. Suppose if the internet is not available, the system implemented in these regions should be able to confront these challenges. Like, in Bangladesh 98% of the country is covered by mobile phone service, so internet services can be used by adopting wireless internet. Another important thing is that, medical automation systems should be installed with the future in mind. In the near future, it will be desirable to link up all systems together. For this reason, similar software should be used so that the systems can be smoothly linked up.

Problems

The core problem plaguing the sector is scarcity of resources. With less than 6% of the total government expenditure of 2018 gone to public health, it is evident that the public health sector is not adequately funded. Since the government allocates relatively low amounts to the health budget, people of the country pay mostly by themselves. In fact, 63% of the health expenditure per capita of $30 from out-of-pocket payments by civilians. The health expenditure per capita is still far below the World Health Organization recommended figure of $54.
Poor financing has resulted in a weak network of healthcare centers. Although the number of hospitals and total number of beds in the public sector have increased steadily, at present there is only 1 bed for every 1699 people of the population, while there is 1 community clinic for every 6000 people.

The shortage of skills and uneven distribution of skills in the health workforce is also a result. The workforce is skewed towards doctors, with far fewer nurses and technologists. According to WHO for every 1 doctor, there should be 3 nurses and 5 technologists.

**Automating processes**

- **Hospital Management System**

  In the case of patients, Hospital Management System can record and store their medical information, prescriptions and even test results and scans. With all their information neatly organized and available, doctors can better treat them. Patients will no longer have to drag stacks of previous prescriptions and diagnostic reports with them to the doctor. A nationwide network consisting of individual hospital systems with inter-operable records can even let different healthcare professionals anywhere in the country to communicate patient records for the patient’s treatment. These systems also streamline appointment scheduling making things more convenient.

  This type of system also tracks all administrative and financial activities along with any legal issues encountered by the hospital. As a result, the hospital can better track the resources available to it and allocate them carefully. Beds can be allocated more efficiently, equipment usage can be scheduled better and work can be assigned more efficiently. With financial information being tracked too, the scope of embezzlement and misappropriation, a big problem in the public sector, can be tackled.

- **Telemedicine**

  Telemedicine is essentially using telecommunications to deliver healthcare services. This is essential for Bangladesh to overcome the challenge of delivering healthcare services to rural areas that are currently inadequately served by the existing healthcare sector that is mostly concentrated in more urban areas. With advances in telecommunications technology, and the telecom companies of Bangladesh providing network coverage in even the most distant parts of the country, telemedicine is a very feasible solution to the accessibility problem that we have.

- **Clinical Decision Support System**

  Clinical Decision Support Systems are information systems that help healthcare professionals make clinical decisions. While these were once considered to be good enough to replace doctors, they are actually used to augment the abilities of a doctor and help him/her come to an accurate diagnosis more effectively and reliably.

  ![Clinical Decision Diagram](image)

  These systems usually consist of a knowledge base that make the system aware of various diseases, disorders and conditions, and the various markers or symptoms that are used to detect them. The system requests information about the patient, and once the doctor inputs them, the system presents relevant diagnoses. It can further narrow it down with more information and even provide case based diagnosis. For instance, this type of system can take into account the previous treatments taken by a particular patient and how he/she responded to such treatments, to come up with more accurate and specific results.

  More advanced forms of Clinical Decision Support System use artificial intelligence and machine learning which can also help to make more crucial healthcare decisions, such as in cancer treatment. These systems constantly learn from treating patients, and the more patients it encounters, analyzes and diagnoses, the better it gets for future encounters. Since these are rather expensive and complex, these are more appropriate for complex decision making. These could therefore be used for critical cases and in medical research.
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ঘন ঘন হাত পরিষ্কার করুন

উভয় হাত

কণ্ঠ পর্যন্ত হাতের উভয় পাশ

হাতের অখস্রগত

সাবান ও পানি দিয়ে তালো করে হাত পরিষ্কার করুন (৪০–৬০ সেকেন্ড)

পানি দিয়ে হাত তেজান

পুরো হাতে সাবান মেষে তাল করে হাত ধুয়ে নিন

অথবা

অ্যালকোহলমুক্ত স্যানিটাইজার দিয়ে হাত পরিষ্কার করুন (২০–৩০ সেকেন্ড)

হাতের তালুতে স্যানিটাইজার দিয়ে তালকরে হাত পরিষ্কার করুন

হাঁচি-কাশি শিষ্টাচার মেনে চলুন

হাঁচি বা কাশি দেওয়ার সময় হাতের 
কুঁই এর বাঙাল, বা 
টিস্যু দিয়ে মুখ ও 
নাক ঢাকুন

ব্যবহৃত টিস্যুটি দুই বন্ধ বিনে 
ফেলুন এবং স্যানিটাইজার বা সাবান 
ও পানি দিয়ে তালো করে হাত পরিষ্কার করুন

অপরিষ্কার হাত দিয়ে চোখ, নাক ও মুখ স্পর্শ করা থেকে বিরত থাকুন

আক্রান্ত ব্যাক্তি থেকে নিরাপদ দূরত্ব থাকুন

হাঁচি, কাশি বা জুরে আক্রান্ত ব্যাক্তি 
থেকে করমগ্ন 
১ মিটার বা ৩ ফুট 
দূরত্ব বজায় রাখুন

পরিচিত বা অপরিচিত ব্যাক্তির সাথে হাত 
মেলানো বা আলিচন করা থেকে বিরত থাকুন

পরিচিত বা অপরিচিত ব্যাক্তির সাথে হাত 
মেলানো বা আলিচন করা থেকে বিরত থাকুন

BACCO
Bangladesh Association of Call Center & Outsourcing
COVID-19 fears continue to grip the world and the uncertainty of how it will play out, with a growing number of people infected and dying. In addition to the human tragedy, there is also a massive impact on our business and most of the industry that we work with.

Our first and foremost concerns are the safety of family, friends, colleagues and our workforce. We must follow science and advice of experts including government’s directives. Please see the appendix below for precautions that few of our members are already implementing. I will encourage you to use the various tools and suggestion, in addition to your current plans.

Together We Will Overcome.

The unprecedented situations that we find ourselves will fundamentally change how our industry will evolve and deliver solutions and services to our clients. The global recession is upon us and how we confront it, will determine our future success or failure. We need to be smart and think through our individual company strategy and how best to maneuver through the fast changing scenarios during this uncertain time.

On the bright side, we are insulated from the recession as our industry is in cost containment. However, our clients will need further efficiency and cost reduction to enable them to whether this storm. We need to step in and become a partner to their recovery, without their survival we ourselves will not survive. We need to continuously find ways to be effective and efficient in what we deliver and this maybe the opportune time to restructure and improve our knowledge and organization to be prepared for the future.

We’re closely monitoring the updates around the coronavirus (COVID-19) outbreak. We want to act fast and ensure we’re taking all the precautionary measures to avoid any risks. Safety and well being of human lives are the most important factor for all stakeholders as they address this unprecedented challenge.

BACCO and its members are deeply committed to following all necessary precautions and go an extra mile to provide a safe work environment for our employees and other stakeholders. BACCO is in regular touch with its members on this issue and based on feedback, would like to share some precautionary measures being followed by the BPO industry.

Symptoms: The following symptoms are commonly found in patients suffering from Coronavirus infection: Fever, Dry cough, Fatigue, Shortness of breath. Sneezing, running nose, and stuffed nose are relatively rare in Coronavirus infection. These symptoms generally point towards seasonal flu.

Diagnosis: The diagnosis of Covid-19 can be done by a PCR (Polymerase Chain Reaction) test.

Suspected cases are generally referred to IEDCR (Institute of Epidemiology Disease Control and Research), Mohakhali for diagnosis. Candidates selected for PCR depends on the following criteria: Symptoms, History of sick contacts, History of travel, History of exposure.

Transmission: The disease is generally transmitted via droplets. Following are the modalities of transmission of the disease:

1. Person-to-person spread: The virus is thought to spread mainly from person-to-person: Between people who are in close contact with one another (within 3-6 feet), Through respiratory droplets produced when an infected person coughs or sneezes, People are thought to be most contagious when they are most symptomatic (the sickest). These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

2. Spread from contact with contaminated surfaces or objects: Touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes.
3. **Who are at Higher Risk?**: Older adults, People who have serious chronic medical conditions like Heart disease, Diabetes, Lung disease, Multi-organ diseases, etc. Surprisingly, children are surprisingly less at-risk to severe infection.

**Treatment:** There is no specific treatment or medications for Coronavirus, Treatment is mostly symptomatic.

**Prevention:**

1. There are no vaccines present which can prevent the occurrence of Covid-19 infections
2. The following good practices are the only way to prevent transmission and limit the spread of Coronavirus which in turn can limit the impact of this pandemic:

**Do’s:**

1. Maintain personal hygiene
2. Wash hands regularly with soap and water or alcohol-based hand rub
3. Cover nose and mouth when coughing and sneezing with tissue paper or flexed elbow. The used tissue should be discarded immediately.
4. Thoroughly cook meat and eggs before consuming
5. Wear protective masks (plain surgical masks) when going to crowded places, visiting or meeting sick people or going to the hospital
6. Seek medical care early if you are suffering from fever, dry cough, and difficulty breathing
7. Postpone your travel plans - both inside and outside the country
8. Compulsory use of Sanitizer/Hexisol for guests
9. All bathroom doors, switches and locks wiped with antibacterial liquids every 30 minutes
10. All lift buttons and staircase handles wiped down every 30 minutes
11. Biometric attendance stopped (now cards are used)
12. Keyboards, mouse etc. all wiped down with savlon liquid
13. Closed bins provided in all possible corners
14. Masks for those who show any symptoms (then sent back to home)
15. Telecons as much as possible
16. Hand sanitizers being supplied to every desk area.
17. Having internal awareness campaigns so everyone understands the risks and what to do, what not to do.
18. Cancelling all company events like picnic, social get together, etc. And also not attending those organised by others.
19. Minimizing outdoor meetings as much as possible.
20. Encouraging use of Skype/Whatsapp based conference calls instead of direct meetings.

**Dont’s:**

1. Avoid close contact with anyone suffering from cold or flu-like symptoms
2. Avoid shaking hands and hugging
3. Avoid touching eyes, nose, and mouth
4. Avoid unprotected contact with live, wild or farm animals
5. Avoid using public transport if possible
6. Avoid public gatherings and processions

By implementing the above-mentioned good practices, it is possible to limit the spread of Covid-19 and safeguard ourselves from this pandemic.
The Bangladesh Skills for Employment Investment Program (SEIP) has been drawn up by the Government of Bangladesh headed for skill improvement among the technical workforce of various occupations. SEIP envisions improvement of job focused skills and up-skilling of the existing workforce toward ensuring availability of ‘required skills to industry standards’. The program has been designed to provide for market responsive inclusive skills training activities among the selected training providers in the country. These training providers will thus be able to work with industry and help facilitate industry growth and increased employment of skilled workforce. While pursuing its assigned skill enhancement activities, SEIP also envisages engaging in the process through the apex policy making body, the National Skills Development Council (NSDC), various local industry associations and internationally recognized employer associations with substantial membership coverage of priority economic sectors and formally recognized by the government.

BACCO has taken a dynamic initiative among others to train thousands of unemployed graduates/diploma holders of the country of ages 18 to 40 in Business Process Outsourcing (BPO) such as; Call Centers, Data Entry, Accounting, HR, Healthcare, Legal Process, etc. and place them on jobs under Skills for Employment Investment Program (SEIP). This special project is run jointly by Skills Development Coordination and Monitoring Unit (SDCMU) of Finance Division under Ministry of Finance, Government of the People’s Republic of Bangladesh and BACCO. SDCMU is providing necessary financial support to BACCO which is basically provided by the Asian Development Bank (ADB) as loan to the Government of Bangladesh to provide assistance to 1.25 million youth by 2024 in the focus sectors.

Skills development is much needed in this 21st century and the skills that mostly required are:

1. Different skills to overcome experience requirement
2. Presenting yourself efficiently to the potential employers
3. Good Communication Skills
4. Great Computing Skills
5. Making a good CV and preparing for the interview board

Objectives of SEIP-BACCO Skills Development Program:

- Train 1.25 million people by 2014-2024
- To ensure required skills for industry

SEIP-BACCO Offered Courses:

- Professional Customer Service (PCS)
- Professional Back office Services (PBS)
- Professional Digital Content Management (PDCM)
- Finance & Accounting Outsourcing (FAO)
- Medical Scribing (MS)

In BPO, there’s no qualification more powerful than a BACCO credential as we are the country’s first & most preferred pan-domain qualification benchmarks for BPO roles and positions. BACCO certified professionals enjoy “preferred talent” status because of knowledge and professional competence tested on BACCO’s rigorous standards and assessment systems. A graduate/diploma qualified jobless person who is interested to join in SEIP training can receive detailed information regarding the project, benefits of training under this project, admission procedure in details and employment related information by calling the nearest BACCO Institute.
Tamara Tanzin
Scribe
Augmedix

Nights of a scribe!

It’s been more or less 16 months since I joined Augmedix and it seems like only a few days have passed. This happens when you love your job, time actually flies by. After my graduation, I first came to know about this organization from my friend. At that time, “scribe” was totally an unknown term to me. Then one fine Friday Evening, I joined the info session thinking that this would be some kind of scam (!). But with my utter surprise I realized that this is a pretty well-organized session, and they are so determined to flourish this new job sector among the young graduates of BD. From the very next month, I started the training session. It felt like I went back to my University days and learning something new every day. A whole new chapter was opened in front of me and I suddenly felt like fish out of the water. But the entire Augmedix training team outlined the whole session in such a way that you will learn something every single day even if you don’t want to. I finally accomplished the journey of being a scribe after a few tiresome months. I have working with an oncologist from Colorado, Denver for the last 8 months. Yes, this journey would never have been possible if I did not get continuous support from Augmedix. Trust me, sometimes were frustrating that I felt to call it a day and go home. But somehow, I held back and followed the path with confidence and things started falling into place in no time. As a scribe, we basically do partner with the physician to deliver the pinnacle of efficient patient care. We make sure that the patients’ documents are accurate, and all the non-clinical functions are taken care of without bothering the provider. Our goal is to make sure that patients get maximum care and the providers do not stress out for documentation burden along with other non-clinical tasks. Augmedix is creating lucrative sustainable job sectors for the young graduates who can explore into this field regardless of their educational background. And let me tell you a secret, “This is not a call center”. You are actively participating into patient’s care and trust me, that feels so great when a patient’s health is improving, or he/she is feeling better. This is a new job sector in Bangladesh which will be soon emerging as one of the biggest promising industries.

I have learnt so many things while working with my provider and I am lucky that I have the pleasure to work with him. As a developing country, our health care system still cannot ensure 100% care for the cancer patients let alone raising awareness for women cancer in rural areas. My provider is a renowned women oncologist from whom I learnt how you can prevent women cancer, more or less 30%, if you are cautious enough. I, personally with the help of my mom (who is also a govt health care employee) run a campaign in some villages every 2-3 months to raise women cancer awareness. I would like to give the whole credit of this initiative to the entire Augmedix team because without them, I wouldn’t be able to learn so many things in such a short period of time.

Augmedix believes in open door to all policy. You can always bug your managers, trainers, superiors, or whoever you want, anytime for anything. Yes, being a scribe is not an easy thing. Our nights are sometimes long but we have so many shoulders to lean on at Augmedix. Together we are One Augmedix.

Mohammad Zahid Bin Bashir
Scribe
Augmedix

Overcoming self-doubt

My journey with Augmedix began in July 2018 after I attended one of the information sessions that reinvigorated my hope of being part of innovation that envisioned a goal as apt yet dichotomous as “Rehumanizing healthcare” in the age of information revolution and the advent of AI.

I had worked as a part-time customer service representative in a US-based customization company for 2 years prior to joining Augmedix. In my restlessness over the lack of new challenges in my previous job, I was relieved after attending the inspiring presentation of our country director, Mr. Rashed Noman, during the information session, which added the conviviality of the environment as a considerable contributory factor to the job’s appeal, along with the prospect of challenges.

The challenge began in the form of unlearning the inefficient typing practice that I had developed in the previous 2 years. Furthermore, as a graduate in the social sciences, the medical field appeared far beyond my initial reach. The only skill that I hoped to rely on, in my struggle for excellence during my training period, was my experience in communicating with native English speakers on a regular basis. Little did I anticipate, at that time, the transformation it would require for me to become efficient in medical documentation. Each stage of the journey ended with a silver lining on the horizon yet the shadow of doubt soon overpowering any hope against the seemingly enormous challenges. With serious doubts regarding the adequacy of my knowledge in the language of medicine and my typing speed dwindling in the 40s, I was provided the opportunity to complete the Pre-AST training in one month to join the pilot cohort along with 2 of my immensely cooperative cohort mates. Self-doubt accompanied me through the motivation that I was fortunate to receive from the AST trainers, Abigail Wampler and S.M. Fahim. In hindsight, I continue to be surprised at their seemingly nonchalant reaction to my disastrous performance in the final quiz before the DR audit. What I had not realized is the crucial
role it played in keeping my nearly crumbled confidence composed before the imminent audit, which would eventually determine the beginning of my career as a scribe in the company. I was fortunate to be amongst the two who passed the first audit.

Once I entered production, the key challenge was to keep my skills afloat in the absence of an immediate assignment. My attempts to increase my typing speed in that period eventually paid off when I was assigned to work with Dr. Edward Crane, whose extensive discussions with patients resulted in my longer shifts at work. I was again immensely lucky to have S.M. Fahir as the TS for the account, who not only inspired excellence, but also did not step back from recognizing my efforts by nominating me for the level 1 beast award, Nessie. As the pressure built up and I was barely coping, I was provided with assistance and my efforts were again acknowledged by my manager, Mr. Risalat Zabeer, when he nominated me for the level 3 beast award, Godzilla. Through the continued support I have received from these wonderful people, I believe I have overcome some of my self-doubt. Lastly, scribing for an oncologist as kind as Dr. Crane has provided the opportunity to witness great empathy and compassion along with the experiences of patients who are trying to cope with the stark reality of a life-threatening situation every day, which I believe is among the greatest of my achievements in the journey with Augmedix.

Mahmudul Hassan
Deputy Manager
Service Quality Department
Digicon Technologies Ltd.

Working in a call center is never easy. Lots of people judge you as a call center agent. Few of us think that a person who works in a call center is a person who couldn’t finish their studies. Well, I admit that before I joined as a Customer Service Representative I used to think like that too. I thought I just have to read a script and tell the customer what they need to do. But definitely I was wrong. Working as a call center representative requires a lot of skills like patience, convincing power, empathy, and problem solving capability and so on.

I started my career with Digicon as a call center representative back in 2011. I proved my worth and got promoted as a Quality Analyst. Then I was promoted as Assistant Manager and then Deputy Manager. In every year my company arranges training sessions to build up our skills, to give clear knowledge of competence in job market. Training and Development give employees (and thus, the company) a competitive edge through learning and skill-building. Because of that we got inspired to cope with the present situation of job market. Meanwhile one also needs to have determination, hardworking tendency and desire to deliver beyond expectation in order to achieve target and fulfill dreams.

Here I don’t work for Digicon rather I am Digicon.

Md. Mehedi Hasan
Sr. Manager
Operations
MY Outsourcing Ltd.

First and foremost, I would like to mention that working in a contact center has always been a passion for me and a dream job during my teenage days.

My professional career started from 2008 onwards as I set my foot in the BPO industry during my student life. I was employed in WINDMILL INFOTECH as an Inbound Contact Center Agent for Robi Axiata Process for a part-time agent position. From the initial step, my passion started growing day by day and my skills got enhanced to a professional level during my service tenure in the company.

After serving 1 year in WINDMILL INFOTECH, I was given the opportunity to work for full-time position and at the end of 2009, I was selected to play the role of Supervisor of the inbound service of Robi Axiata. Being a supervisor and leading a team was a challenging factor for me but as time passed, the Supervisor job & tasks became more of a daily habit of life which we intend to do on regular basis. Just like brushing my teeth early morning or having a regular meal as per the preferable time schedule of a day. Being sarcastic but the job and my work place became a family for me.

On 2011, I completed my graduation and on the same year I was promoted as a Junior Executive, Operation in WINDMILL INFOTECH and handled 2 more processes apart from ROBI AXIATA inbound call center. From then onwards, I started practicing my multitasking capability which led to growing expertise on multiple reporting & diversified and critical operation planning to serve the clients’ requirement of operating the process effectively and efficiently. My long growing career ended in Windmill Infotech on November 2012 and I will always remember my experience working there.

On December 2012, I joined MY Outsourcing Ltd. as an Executive, Operations and started working for various processes outsourced to MY Outsourcing Ltd. My performance was measured every quarter in a year and due to outstanding call center operation identified by the management, I was promoted as Sr. Executive on the following year. From 2012 to 2019 and still running, I am working in MY Outsourcing Ltd. but the designation changed every year as I got promoted for successfully achieving all operational KPIs and playing a vital role as Operation head by handling all operational crisis and solving it on regular basis. Currently I hold the position of Sr. Manager, Operations in MY Outsourcing Ltd and I am thankful to MY Outsourcing Ltd for giving me the opportunity in exercising my skills and proving myself capable for leading the entire operation team effectively and efficiently. People nowadays say that there is no career working in the call center industry but I can say that I am an living example whose career started purely as a call center agent and currently holding a top most level position in one of the top leading BPO companies in Bangladesh; which is MY Outsourcing Ltd.
The Department of ICT (DoICT) under the Ministry of Posts, Telecommunications & Information Technology and Bangladesh Association of Call Center & Outsourcing (BACCO) jointly organized the 4th “BPO Summit Bangladesh 2019” on 21st and 22nd April, 2019 at Pan Pacific Sonargaon Dhaka.

This summit was hosted by-
1. 8 seminars, 4 round-table discussions & 1 B2B networking session
2. Number of Local speakers -114 & number of International speakers-16
3. Total Sessions-13
4. Number of Exhibitors - 9
5. Summit Visitors- over 35000

The theme of the ‘BPO Summit Bangladesh 2019’ was #Transforming Services to Digital and the focus area of the summit was “Enhancing local market, lights-on Banks & Financial Process Outsourcing and Government Process Outsourcing services”.

The target plan of the 4th BPO Summit was to achieve the sustainable Development Goals to help the industry to identify the key challenges and the impact of 4th industrial revolution on our BPO sector as well as how the industry can leverage the power of our youth.

The objectives of BPO Summit 2019
1. To showcase the progress of Bangladesh in BPO from 2011-2019.
2. Enhance the local BPO industries.
3. To sensitize the government and financial sector to outsource their task to BPO so that additional 50000 jobs could be created on the way to 100,000 jobs by 2021.
4. To celebrate and showcase to the world the success stories of BPO industry of Bangladesh.
5. To showcase the youth potential of Bangladesh for global outsourcing.
The summit had different sessions on BPO as a career, Government Process Outsourcing steps forward, Access to Finance for BPO industry, Freelancer to Entrepreneur, Job skills requirement of BPO industry, Opportunities & Challenges of women working in BPO, Health Care outsourcing etc.

As BPO is a promising sector in Bangladesh for youth to build their career from an early age, these sessions will help BPO industry to get a large number of youth talents as future leaders and the need to ensure skills and knowledge are reviewed and updated based on the fast changing skills requirement of the industry regularly. Also to identify and provide guidance to unlock the outsourcing of Government to Citizen Services; thereby creating a minimum of 20,000 jobs by the year 2021.

With massive number of human resources engaging in the industry allows availability of talented workforce in the country. On the other hand, employees who have sustained in the sector have developed their skills and capacity in the highest possible way like freelancer to Entrepreneur.

Minister, Policy makers, Regulators, Entrepreneurs, Practitioners, Educationalists, and Domain specialists from home & abroad graced the occasion for two consecutive days and discussed & shared knowledge and experiences through different seminars.

Exhibitors

Here is a list of those who showcased their products at the summit-

The closing ceremony of ‘BPO Summit 2019’ took place at the Ball Room of Pan Pacific Sonargaon. In the ceremony the chief guest was Mr. M.A Mannan, Mp, Honorable Minister; Ministry of Planning. As special guests Mr. Zunaid Ahmed Palak, MP, Honorable State Minister of ICT Division, Mr. N.M Zeaul Alam, Secretary; ICT Division and Mr. Mustafa Jabbar, Honorable Minister; Ministry of Posts, Telecommunications & Information Technology chaired the ceremony. The first phase of the closing ceremony was set with the speech of Chairperson, Chief Guest, Special Guest and other guests. In second phase, the closing ceremony was concluded by special dinner & a pleasant cultural event.

It is a matter of great hope that, 65% of Bangladesh’s population is youth who dream to surpass the limit of the sky. Bangladesh has already fulfilled the eligibility requirements to graduate from “Least Developed Country” to ‘Developing Country’ status of the UN. The outcome of this BPO summit is to create employment opportunities for youth, the largest part of population of Bangladesh through outsourcing, skill-development and entrepreneurship; to raise awareness among young people and ensure their involvement from the very root level. It will also encourage the female population to engage them in BPO sector and contribute in GDP growth of Bangladesh.

This summit was one of the largest congregations of all the relevant stakeholders under one roof to accelerate the Digital Bangladesh Vision 2021- with an aim to create employment opportunities for 100,000 youth by 2021. Policy makers, Regulators, Entrepreneurs, Practitioners, Educationalists, and Domain specialists from home & abroad graced the occasion for two consecutive days and discussed & shared knowledge and experiences through 13 seminars on various relevant matters covering Youth Employment, Banking & Financial Services Outsourcing, Government Process Outsourcing, Health Care Services, Telecommunications and Rural BPO.
Events

Felicitation Program in 2019

On the 1st October, 2019 Mr. N M Ziaul Alam was congratulated on behalf of BACCO for being promoted from the secretary to senior secretary of ICT Division through Ministry of Public Administration. During the greetings Executive Committee members of BACCO were present there.

Bangladesh Hi-Tech Park Authority has received the highest honor of “WITSA Global ICT Excellence Award’s 2019” for its special contribution in ICT sector. For outstanding achievement of Bangladesh Hi-Tech Park Authority, the Executive Committee of BACCO greeted Mr. Hosne Ara Begum, NDC- Managing Director of Bangladesh Hi-Tech Park Authority on 12th October, 2019.

Occupational Health & safety

The goal of occupational safety and health programs is to foster a safe and healthy work environment. From such responsibility BACCO organized a training program regarding “Occupational Health and Safety” on 25-26 May, 2019 at Software Technology Park, Janata Tower for the executives of member organizations. The main part of this workshop was conducted by Bangladesh Fire Service & Civil Defense and some other important information regarding workplace illnesses was presented by health specialists.

Overview of Government Procurement Systems for Services (RFP Preparation & Evaluation)

“Membership Welfare & Development” subcommittee of BACCO organized a workshop that focuses on “Overview of Government Procurement Systems for Services (RFP Preparation & Evaluation)” on 15th June, 2019 at Software Technology Park, Kawran Bazar, with the aim to give accurate information to its members. Mr. Mohammad Atiqul Islam, Deputy Director (Planning) of the Bangladesh High-Tech Park Authority conducted this daylong workshop only for the members of BACCO.
EC Meeting

An EC meeting is usually held every month at BACCO office to decide important agendas considering BACCO activities and to resolve issues of members. The quality of work is determined by the careful consideration of all activities through the EC meeting. However, important decisions like essential steps for upcoming events and activities are also taken in the meeting by EC members.

Subcommittee Meeting

BACCO has several subcommittees like Membership Development & Welfare, Market Development, Research & Development, PR & Publications and Youth & Women Empowerment. In subcommittee meetings, members usually discuss agendas to strengthen specific functional policies and guidelines for BPO industries.

Knowledge Sharing Meeting

BACCO is always keen to contribute to the economic stability of the country and to the young generation through the proper use of the potentiality of BPO sector. Considering these issues, BACCO organized some knowledge sharing meeting at BACCO office all over the year covering several rounds with the leaders of the industry and member companies regarding the condition, complexity, prospects and future plan of the BPO industry.

MOU Sign

Recently, Mr. Tanzirul Basher, Joint Secretary General of BACCO has exchanged documents with United Hospital Limited and Hotel Bengal Blueberry on behalf of the association after signing on the MoU agreement. Dr. Shagufa Anwar, Chief of Communication and Business Development of United Hospital Limited and Mr. Shakil Jawad, General Manager of Hotel Bengal Blueberry have signed the MoU on behalf of their organizations.

Under this deal, members and staffs of BACCO will avail special healthcare facilities from United Hospital Limited and corporate hotel facilities from Hotel Bengal Blueberry. BACCO Director- Rashed Noman, Chief-Coordinator- Mahtabul Haq, BACCO Secretariat and other representatives from United Hospital and Hotel Bengal Blueberry were also present at the signing ceremony.

BACCO AGM

BACCO AGM
The 8th Annual General Meeting (AGM) of BACCO was held on 10th December, 2019 at Six Seasons Hotel, Banani. There was spontaneous participation of representatives of BACCO member companies. During AGM, the Executive Committee presented year-long activities of the association, audited reports and some futuristic welfare plans of BACCO. Mr. Wahidur Rahman Sharif, President, BACCO chaired the AGM and expressed his satisfaction on the overall performance and conveyed gratitude to the industry members for their continuous support towards industry development. Mr. Towhid Hossain, Secretary General, BACCO has conducted the overall program.

BACCO in Media

On behalf of BACCO, its Executive Committee members always welcome the opportunity to participate in different media platforms as this kind of media exposure facilitates in promoting our BPO industry. As industry leaders, they share industry condition, progress, viewpoints and future opportunities to accelerate the development of our BPO industry.

Workshop on “Coaching Approach for Effective Communication & Feedback”

In order to build skilled manpower for the BPO industry, BACCO organized a two days long workshop titled “Coaching Approach for Effective Communication & Feedback” sponsored by IBPC at Innotel Hotel in Banani on 29-30 November, 2019. On the first day, the workshop was inaugurated by the welcome speech of BACCO Director -Mr. Rashed Noman. The entire workshop was conducted by Mr. Zaved Parvez, the founder of “Dreams for Tomorrow” and VP of Robi Axiata Limited (Resource and Employers Branding). Main agendas of this workshop was setting goals & planning of team activities, identifying & resolving problems and developing relationships with colleagues at workplace. During the workshop, certificates were provided to the participants and lastly Mr. Tanvir Ibrahimb, Vice President of BACCO announced the completion of the workshop by giving a memorial of honor to the trainer and IBPC representative Mr. Md. Faisal Khan.

New Members Get Together Program

BACCO organized a meet up program titled “New Members Get Together” at BACCO office on 2nd December, 2019 with the representatives of member organizations. The Executive Committee of BACCO exchanged their opinion and views with everyone on the occasion. During that time, the topics of interest of new members regarding BPO industry which included industry challenges and possibilities were discussed in detail. Mr. Aminul Haque, Finance Secretary and Mr. Towhid Hossain, Secretary General of BACCO assured that, the cooperation would continue towards members for any issues related to the BPO industry. Mr. Fazlul Haque, Director concluded the ceremony with gratitude towards each participant for making the event successful through their spontaneous participation.

Digital Bangladesh Day 2019

www.bacco.org.bd
'Digital Bangladesh Day-2019' was observed on Thursday, December 12 with the theme “Verify the accuracy first before sharing on Internet.”

Information and Communication Technology (ICT) Division drew out daylong elaborate programs. State Minister for ICT Division, Zunaid Ahmed Palak inaugurated the day by placing wreaths at the portrait of Bangabandhu Sheikh Mujibur Rahman in Dhanmondi area of the capital. Many BPO industry leaders including BACCO EC members were present while placing the wreaths. A colorful rally was arranged by the division and almost 500 representatives from BPO industry as well as BACCO participated into it.

The Posts and Telecommunications Division also arranged different programs on the occasion all over the city. Posts and Telecommunications Minister Mustafa Jabbar addressed a seminar at the auditorium of the ministry as the chief guest. Another rally with participation of government officials, teachers, students, scouts and civil society members was brought out on the city streets with the Digital Bangladesh Day theme, BACCO was also a part of it.

International Events

BACCO visit to Philippines 2019 - Philippines

A delegation of BACCO has recently made a 7 days visit to Philippines, with a view to expand the BPO industry and exchange ideas & experiences between two countries. In addition to exchange views with the BPO association of Philippine-IBPAP (IT & Business Process Association of the Philippines) & CNC Data, the delegation of BACCO also exchanged opinions & views through meeting with the directors and senior officials of various BPO organizations. The main objective of the visit was to monitor the sources of Philippines progress in the BPO sector and to determine the future activities for the welfare of domestic BPO industry by observing various initiatives and policies of the Philippine Government.

Customer Contact Week 2019 - U.S.A

Last year BACCO has participated in the 20th Customer Contact Week-2019 held in Las Vegas, USA from June 24 to June 28. A special delegation with 22 members participated in CCW-19 under the greatest supervision of BACCO and it was sponsored by Information & Communication Technology Division. It is a matter of pleasure that BACCO and ICT Division has represented Bangladesh ICT industry along with several member companies from BACCO and BASIS. Through the Bangladesh Pavilion and spontaneous participation of BACCO, ICT Division and 12 BPO companies have been able to present their own experiences, customer services, capabilities and success stories globally.

Japan IT Week 2019 - Japan

Japan IT week is world’s leading trade show in Japan where different countries present their latest technologies and solutions. With the coordination of Bangladesh Hi-Tech Park, BACCO and some of its IT and BPO member organizations participated in this event from May 8th to 10th in 2019. It is a unique platform for showcasing the initiatives, ability, accomplishment, achievements and innovation of IT sector in Bangladesh. Bangladesh
The Contact Center Association of Malaysia (CCAM) organized CX Summit-2019 on 13th & 14th November 2019, which was designed to create leadership trends, business insights and networking opportunities. Invited by the Contact Center Association of Malaysia (CCAM), a special delegation from BACCO including Executive Committee members participated in this two-day summit. This summit is included in Asia’s largest Customer experience event because of the wide range of the events. The participants of BACCO joined there to discuss with experts, attend workshops & seminars and exchange views on current BPO market situation and CX solutions.

In Philippines, the 11th International Innovation Summit-2019 was organized by the IT & Business Process Association of the Philippines (IBPAP) on 12th November, 2019. Accepting the invitation of IBPAP, a delegation from BACCO including Executive Committee members participated in this day long summit with the intention of expanding the BPO trade between two countries.

The summit was basically a combination of six sectors under the IT-BPM which consist of industry animation, contact center, games development, shared services, health care information management and software. It also emphasized on some important issues especially policy making, sustaining competitive positions, finding ways to develop resources and even exchanging ideas & maintaining good relationships with key stakeholders.

CEBIT ASEAN Thailand is an innovation and digitization business platform for IT professionals and decision makers from startups to SMEs and the key meeting place for technology and digital industry in case of business expansion and knowledge fulfillment. CEBIT ASEAN Thailand-2019 was organized on 27-29 November, featured by almost 200 exhibiting companies from 12 countries leading technology brands across the world, specializing in business solutions, cyber security, data & cloud, smart solutions & IOT as well as startups. Accepting the invitation, a special delegation of BPO industry participated in the fair under the supervision of BACCO with the sponsorship of Bangladesh Hi-Tech Park Authority to strengthen the mutual business in the ICT sectors between Bangladesh & Thailand. BACCO delegation included Executive Committee members and the representatives of member companies.

This kind of spontaneous participation created opportunity to promote our country through the Bangladesh Pavilion and BPO member organizations were able to bring out their activities, services and own experiences in front of the world.
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