The Resource Group (TRG) Business Process Outsourcing Pakistan's Success Story

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Brief History

The story begins in 1998 when Align technology, a Bay Area-based medical device manufacture established its offshore operation in Lahore, Pakistan in order to reduce the cost of its back office operations. The founder and CEO of Align Technology Mr. Zia Chisti selected Lahore city for his offshore operations because he felt that the familiarity he had with his home town would be beneficial in establishing, executing, and operating the company. The Lahore based facility comprised of (1) three-dimensional graphic modeling services to support Align's manufacturing operations, and (2) a call center services to support its marketing efforts. By the year 2000 this offshore centre of the company had grown substantially having an employee strength of 700. Then September 11, 2001 happened-the consequence o which was the increase in the geo-political Risk Perception of Pakistan and its surrounding areas. The company was therefore forced to relocate part of its offshore operations to Costa Rica. Sometime later in 2002, The Resource Group (TRG) was established in Lahore, Pakistan, through the acquisition Align's offshore call center operations. (Khaishgi, 2008).

In the 6 years that TRG has been in operation, it has grown at an enormous pace to become one of the largest Business Process Outsourcing (BPO) Company in the world with an estimated revenue of $185 million and 4,000 employees' across the globe. TRG has controlling stakes in a number of business services companies in North America and Western Europe. TRG has repositioning itself for growth using a global service delivery model. The company is publicly listed on the Karachi Stock Exchange. (Khaishgi, 2008).

TRG Vision

"To be the global leader in providing business process outsourcing services" (TRG Annual reports, 2007).

TRG Mission

"We aim to be the most efficient provider of business process outsourcing services by setting the industry standards for cost and quality services". (TRG Annual Report, 2007)

We will grow though acquisition of other business process outsourcing companies that can benefit from our expertise, as well as through organic growth resulting form the strength of our franchise. Our long term success will be driven by our relentless focus on recruiting and developing the most talented pool of human capital in our industry". (TRG Annual Report, 2007)

The TRG Business Model

TRG's business model was based on a strategy and structure that was pivoted around the fundamentals of labor arbitrage value proposition, and at the same time was, also, highly scalable and executable. It was based on an acquisition-driven model, which primarily involved acquiring business services companies in North America and Europe, and providing offshore and onshore service delivery to clients of the acquired companies. TRG's offshore customer programs are managed by experienced onshore teams, with some of the employees located "onshore" in North America and Europe and some "offshore" in low cost locations. Thus, it provides a blended or "hybrid" solution. (TRG, Annual Report)

Key Drivers of the TRG Strategy

The key drivers of the TRG strategy as envisaged by the CEO of TRG are discussed below (Khaishgi, 2008).

Maintain onshore customer relationships

The majority of the customers requiring BPO services were concerned regarding whether to in maintain their existing vendor relationships after the takeover of their existing on-shore vendors by TRG and the subsequent transfer of the business to offshore location. TRG's were not only able to successfully to convince its existing customers to leverage offshore savings but were also able to and selling new organic offshore businesses in the marketplace (Khaishgi, 2008).

Leverage onshore domain expertise

In view of rapid growth of BPOs, there were accelerated promotions and high turnover of the employees. This resulted in lack of experienced supervisors, trainers and managers, which had a negative effect on the motivation amongst the employees. TRG's realizing the importance of trained employees launched an extensive training program for their employees to overcome the problem (Khaishgi, 2008).

Achieve scale rapidly

Economies of scale is vital in reducing offshore costs. The TRG due to is visionary approach of acquiring on-shore business and transferring part of it to its offshore locations made TRG one of the largest offshore BPO companies in the world. In view of its large scale it became easier for TRG for absorbing fixed overheads such as bandwidth, real estate, etc. (Khaishgi, 2008).

Access to capital

In order to acquire companies in North America and Western Europe, TRG was in dire need to raise sufficient capital. The institutions in North America and Western Europe in the year 2002 were still reluctant to make investments in the IT sector of the collapse of the dot com bubbles. TRG therefore decided to raise the required capital from low cost and buoyant capital markets of India and Pakistan (Khaishgi, 2008).

Location Considerations

The TRG had deliberated whether to build its offshore presence in Lahore Pakistan, or move it to other new viable locations. Despite the challenges, of operating in an emerging location, Pakistan, it decided to stay on at the same location in view of the bright future potential for the BPO industry in Pakistan (Khaishgi, 2008).

Attractive fundamentals

Labor availability and operating environment, is a pre-requisite for BPOs. TRG realized that Pakistan had the following advantages: (1) huge untapped labor pool of English-proficient graduates available in Pakistan who are happy to accept wages that are 60% below their US counterparts. (2) Estimated consolidated operating costs in Pakistan were 30% lower than countries such as India and Philippines. (3) The willingness of the government toward making heavy investment in the infrastructure required by the BPOs sector, as well as, providings other incentives to the investors (Khaishgi, 2008).

Requirement for near native language capability

Hybrid model is an extension of the onshore "brands". Therefore, it is crucial to recruit employees with near native language or neutral accent, especially, in the voice business. TRG succeeded in recruiting employees that

have considerable exposure to developed countries such as North America and the UK. Moreover, the English proficiency of Pakistan's labor was comparatively higher than the Philippines. The accent of Pakistan's labors was also less pronounced then countries like Srilanke, India, and Philippines (Khaishgi, 2008).

Challenges in a Nascent Location
As TRG had decided to operate in a nascent location, therefore, the kind of challenges it faced are discussed below (Khaisghi, 2008).

Mitigation of the perceived country-risk issues
In view of its adverse image of Pakistan the customers in the developed countries were concerned whether; Pakistan could be a good offshore location. TRG was however able to mitigate this apprehension by providing a "hybrid" solution which included "existing onshore relationships". The decision of the Pakistani government to become a close ally of US in its war against terror also helped in changing the customers perception about Pakistan. Another important factor in reducing the perceived risk was TRG's strategy of acquiring multiple operations globally (Khaishgi, 2008).

Employee expectations
At the time of inception the general perception in Pakistan was that the scope of BPOs is limited to outbound telesales, and the employees' remuneration was limited to sales commission. Another problem was that US working hours in Pakistan were late evening and employees, especially females, were reluctant to work during late evening hours (Khaishgi, 2008).

Management experience
Being the first company in the BPO business in Pakistan; TRG had difficulty in finding managers with BPO working experience (Khaishgi, 2008).

Country not on the offshore radar screen
In the year 2002, Pakistan was hardly considered by the world BPO industry as a possible offshore outsourcing location. There were no reports by the experts on the factors that are required for offshore business. In Pakistan the non-existence of competition between BPOs in Pakistan was perceived negatively by the potential customers (Khaishgi, 2008).

Lack of "support" organizations
In view of the fact that in 2002 Pakistan lacked headhunting, staffing, and training organizations and institutes, TRG could not afford to focus exclusively on service delivery, it had to allocate a significant part of its resources towards recruitment and training (Khaishgi, 2008).

Overcoming the Challenges
Labor
TRG first priority was to attract and retain higher quality employees. In this context, it was important for TRG to inform the prospective employees about the prospects and potential in the BPO industry, as well as, about the late and long working hours. For this, the TRG arranged seminars and workshops in business schools. They also used newspapers, television, and radio for this purpose. TRG, also used its "onshore" management to recruit, train, and supervise employees of their offshore facility in Pakistan. In view of fact that a neutral accent is vital for an offshore call center, TRG acquired the services of US based speech therapists to refine the accents of their Pakistani employees. TRG essentially leveraged its onshore management to execute the programs in their offshore facility and over a period of time groomed the next generation of offshore management. It paid above market price to their employees. In order to compensate them for their night time work, as well as, reduce employee turnover (Khaishgi, 2008).

Infrastructure
Other than the labor cost, another major cost component in an offshore business is telecom cost. In early 2000, the average cost of high-speed 2Mbps dedicated Internet access to the domestic fiber backbone in Pakistan was over $8,000 per month. Aggressive lobbying by the TRG management was able to get the bandwidth cost of 2Mbs reduced to $2000, which was

internationally competitive (Khaishgi, 2008).

Perception

A major challenge which TRG is still facing is the negative perception of Pakistan that (1) it is politically instable, (2) it is a relatively inexperienced offshore destination and (3) the security risk is high to overcome this challenge. TRG took the unprecedented steps to arrange several prospective client trips to Pakistan with a view to eradicate these exaggerated perceptions about Pakistan.

Key Development and Process in the Year 2007
Acquisition and employment

The company acquired several subsidiaries in the year 2004/2005. The major focus of the company in the last few years has remained on integration and consolidation of the acquired operational subsidiaries. In 2006-07 the companies ventured into new direction with the acquisition of non-voice business process outsourcing (BPO), which is expected to help TRG's entry into sectors such as insurance and healthcare back office processing. The policy of attracting and retaining leading talent coninued in the year 2007, which has further enhanced TRG's image as the most attractive BPO employer in the industry. (TRG Annual Report, 2007)

Complete integration of acquired operational subsidiaries

In the year 2006, the TRG acquired Startasfot, which developed the software solution that is now being used by the company for all its global call center operations. TRG has adopted a new operational model for its BPO operation which is inclusive of introducing 'new and highly empowered client service function which is used as primary interface to cater the demand of TRG's expanding clients'. The centralization bulk of TRG's operations has been facilitated by it newly acquired operational subsidiary, TRG Customers Solutions. TRG off shore technology team based in Lahore and Karachi, which has now reached a total 200 developers and represent 90% of TRG global software team has also played a major role in this effort. The TRG will continue

to improve and upgrade its technology by investing $20 million on the infrastructure in the next two years. (TRG Annual Report, 2007).

New Sales Efforts

TRG launched an extensive branding effort, which required significant expenditure towards developing the sales and marketing infrastructure. This initiative not only helped in increasing its sales significantly, but also helped the firm to penetrate into the institutional market with ease. The sales strategy helped TRG win a $25 million contract of Charter Communication which is the third largest cable company in USA. The contract with Charter Communication provided a platform for TRG to provide new and innovative services to Charter Communication base of cable customers. TRG was also able to significantly improve its relationship with renowned companies such as Aegon Insurance, Coverdell Markeing, Roggers Communications, and Verizon Communication. (TRG Annual Report, 2007)

Restructuring of Philippines Operation

The launch of its Philippines operations in the year 2006 had been difficult and not of the desired level. TRG was able to successfully restructure its Manila operations in the year 2007 by reccruting seasoned management, and by upgrading its Manila's infrastructure. The restructuring of its Manila operation helped in the firm achieving cash break. Moreover, the firm launched its second site in Manila at a prestigious mall, which is expected to be fully operational by the year 2008 (TRG Annual Report, 2007)

Acquisition of AEI

In the year 2007 TRG acquired Administrative Enterprise Encorporation (AEI) at $9.7 million. AEI is a third party based administrator located in Phenoix, Arizona. AEI provides administrative services to organizations that have self funded insurance plan. This actualization which caters to the demand of non-voice back service industry will help TRG diversify its BPO operations (TRG Annual Report, 2007)

Case Study

Expansion of European Business

In mid 2007 TRG expanded its European operations by investing in a high quality business team based in London. The objective of this expansion to have a presence in London, and to provide support to it Bristol Operations. This scale-up strategy is expected to contributes a significant sales growth in the year 2008. (TRG Annual Report, 2007)

Attracting High Quality Talent

In 2007 TRG was successful in bringing into a told high quality leadership talent. This development is expected to help TRG in achieving a high growth in the year 2008. In 2007, TRG acquired the services of Frank Kelly as CEO of TRG Consumer Solutions. Kelly was previously responsible for Convergy's $1.5 billion contract operations. TRG, also inducted Andy Turton, who was previously heading Customer Satisfaction Department at Taylor Nelson. He (Andy Robert) would lead TRG-iSky and would be responsible for TRG's market research operations. (TRG Annual Report, 2007).

Financing and Fund Raising

In the mid of July 2007 TRG through its international subsidiary, was able to sign an investment commitment of US$300 million with Emerging Market Partnership (EMP). The Emerging Markets Partnership is one of the large private equity firm in the world specializing in investments in the emerging markets with investments of more than $10 billion, world over. This investment is equivalent to Rs.13.60 billion that represents a premium for TRG. With this quantum of investment, EMP is entitled to have one seat on the Board of TRG. (TRG Annual Report, 2007)

Current Operations

In the last quarter of 2006 TRG lost the contracts of MCA, and JP Morgan which had an adverse affect on the firm's operations and margins. The integration efforts and new sales strategy, however was able to reduce the impact of this loss, and else played a crucial role in improving the operational margins of the copies. The revenue in the year 2007 despite the turbulence were comparatively, higher (TRG Annual Report, 2007).

Future Outlook and Strategy

TRG aims to will continue with its successful strategy of acquiring new Business Process Outsourcing companies and reengineering their cost structure to take advantage of favorable operating locations. TRG in near future aims to concentrate on (1) International listing (2) bringing additional liquidity to the share holders, (3) and penetrate deeply in the capital market for future growth. (TRG Annual Report, 2007).

Lesson Learned By TRG
According the Chief Executive of the TRG, following are some of that the lessons they have learned by operating in Pakistan.
Establish local support to shorten time to market.

- Develop a business model that fits customer needs and the operating environment.
- Actively work with local government to establish incentives to create a competitive environment to support business objectives.
- Build a coherent marketing and communication strategy to work with international media and research associates.

Business Process Outsourcing in Pakistan

Business Process Outsourcing has grown at geometric progression in the last few years. The major beneficiary of BPO are the large population of fluent English speaking youth of the country. The English speaking youth in Pakistan are primarily attracted to BPO, because of the lucrative salary package, and the opportunity of working parttime. The time zone difference provides opportunity to the English speaking youth to work at night, and pursue their academic career during the day BPOs can afford to pay lucrative package, because the salary package they offer in Pakistan is still 30% lower than that in the neighboring countries (National Master, 2008).

According to an estimate, there are more than 500 active call centers in Pakistan, most of which are located in Karachi, Lahore, and Islamabad. According to an

estimate about 21,000 agents are employed in the BPO, industry. (National Master, 2008).

In order to cater and serve the international customers, training and development of the youth is vital. Presently there are several training institutes catering to the demand of the BPOs. Unfortunately, their quality is not of the desired level. In order to improve the quality of the training being provided to the call center operators, the Pakistan Software Export Board is providing substantial subsides to the training centers of the BPO. (National Master, 2008). In the past BPO operations in Pakistan were primarily restricted to call centers providing in bound, and out bound services. The area of activities of BPO operators in Pakistan has expended. They are also providing outsourcing services in other areas such as medical transcription, telecommunication, marketing and legal, banking and financial. (National Master, 2008).

In 2007 to Gartner, the world's leading information technology research and advisory company has placed Pakistan amongst the "Top category of countries of the World in terms of suitability for offshore outsourcing. In 2006 Pakistan was placed amongst the "Third Category Countries". (National Master, 2008).

A country is rated for suitability of BPO on the basis of ten macro factors: language, government support, labor pool, infrastructure, education system, cost, political and economic environment, cultural compatibility, global and legal maturity, data and intellectual property security, and privacy. Garner has rated Pakistan as 'very good' in cost, 'good' in language and 'fair' in most of the areas despite the prevailing political environment. (National Master, 2008). Gartner has also ranked Pakistan as one of the favorable economies among the South Asian countries. The ranking is based on certain economic indicators such as; ease of doing business, dealing with licenses, and protecting investors as identified by the analysts. (Gartner, 2008).

Industry Size
Pakistan's IT Industry exports are estimated at US$ 1.4 billion, while the industry size is estimated at US$ 2.8 billion. It is important to note that Pakistan's IT exports growth in the last few years has been in excess of 50%. The growth of the IT industry in the last one year has been grown by 61%. Considering this pace of IT sector growth, Pakistan is eyeing to increase the size of this sector to over US$ 11 billion by 2011. (National Master, 2008).

Opportunities in Pakistan
A brief list of the opportunities as envisaged by National Master, (2008) is quoted noted:

- An IT workforce of 133,000 with good English language and people skills growing at a phenomenal rate of almost 20,000 a year.
- 110 ISO-certified IT companies, with over 25 undergoing CMMI rating.
- A reliable digital telecommunications infrastructure with backup and reliable energy and transport networks.
- An ambitious program of world-class IT Parks, with a rental rate of approx. US$1 per sq ft /month.
- A prosperous economy that offers lucrative domestic opportunities and is attracting increasing amounts of international investment.
- A steadily improving risk rating and a tightening environment for intellectual property protection.
- A streamlined government regulatory process of one of the most attractive incentive programs anywhere, which includes tax exemptions, 100% foreign equity and earnings repatriation.

Indians Contribution in Pakistani BPOs
The BPOs in India are more developed, and the size of its industry is also comparatively larger. BPOs in Pakistan have therefore obtained the services of Indian BPO experts for the development and training of the local BPOs. According to Mullick (2006) about 18 to 20 Indian BPO trainers are already working in two newly-established call centers in Pakistan. The Indian Experts helping the BPOs in Pakistan belong to middle and senior management level, they are involved in training, operations, HR, and IT helpdesk. (Mullick, 2006). The salary package for the Indian experts is

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Rs.1000, 000, plus other perks such as fully furnished apartment, and company provided car. However, getting visa, and working permit to work in Pakistan is a bit difficult. (Mullick, 2006).

What Ails The BPO Industry In Pakistan?

Some of the reasons for the success of Indian BPOs are (1) strong quality orientation among players, (2) ability to offer round-the-clock services based on the country's unique geographic location, (3) positive which encourages investments, and a tax friendly structure. By the year 2008, the ITES- BPO sector is expected to employ over 1.1 million Indians, with its revenues expected to touch an amazing 21$ to 24 $ billion dollars. Despite the same geographic location, and positive for example sustained reduction in cost of bandwidth international companies are still focusing on countries such as Ireland, Philippines, India, and China, with least focus on Pakistan. The problems and the challenges that Pakistan is facing with reference to BPOs are discussed below: (Faisal, 2007).

Lack of Leadership:

The BPOs in Pakistan hurriedly jumped on the band wagon of technological revolution without serious thinking, developing a vision, or ascertaining whether or not they are on the right track. The biggest challenges for local BPOs is therefore lack of vision and leadership. Another draw back of the local BPOs is that this business is not the prime business priority of the owners. Companies like TRG, Ovex Technologies, Touchstone, and Voxel are exceptions. The other BPOs in Pakistan venturing into this business primarily aim to make a quick buck, and to move out if the going gets tough rather than developing a brand name. Most of the entrepreneurs in this business do not have exposure or experience in the BPO area, they have short term perspective, and do not have any long term strategy, to established themselves as the brand leaders, (Faisal, 2007)

Lack of Human Resource

Despite the tall claims of the government, Pakistan does not have the required talent to work in the

Information enabled Services (ITeS) companies. Entrepreneurs and staff working in the ITeS sector need a significant investment in training in order to succeed. Most of the Chief Executives of BPOs in Pakistan very candidly say that their biggest fear is not losing the customer but the availability of human resource if they gets any project. TRG's initial estimates of having a base of 1.6 million English speakers in Pakistan was highly optimistic. Although TRG is putting a lot of effort into training and development of human resource for call centers, the desired results will not be achieved without the help and resources of the government (Faisal, 2007).

Training and Development

In view of the shortage of skilled labor in Pakistan the training and development costs for the business are high. Business graduates will not face any problem in fullfilling the role of a customer service person, but these graduates when employed at BPO have to be taught something as basic such as politeness and listening to the customer, which takes about 2-4 weeks. PAF-KIET and a few other business school have included soft courses like personal skill development, self grooming, public speaking in their BBA/MBA programs, but other business schools do not have these kind of courses in their curricurilum. In order to cater for the specific human resource trianing demand of the BPOs, training schools have mushroomed, where people are paying huge amount of money for courses aimed at preparing them for call center related skills. There is a need for PSEB to support and monitor the activities of these so called BPO training centers, so that the money spend by the people in these center do not go waste. Team leaders/supervisors are the back bone of BPO operations. Pakistan do not have a single institute that offers such trainings. (Faisal, 2007)

Planning

The employees at BPO, after some time experience dissatisfaction, loose motivation, and get burnout at the job. Most universities do not have formal

and effective planning department, therefore, quite after of their students once they graduate take BPO jobs without realizing whether it is in line with their long term goals because (1) Jobs are available in the BPO sector because of high turnover, (2) Initial pay is high in BPO as compared to other industry (Faisal, 2007). The general perception of the people is that working for a BPO is not a career oriented job; rather it is an interim arrangement for completing the education, or until the employee finds a better job. BPOs industry needs to develop a comprehensive strategy to change this general perception. It is also necessary that the Universities need to adopt a professional approach towards career counseling, planning, and development, with special emphasize towards the prospect and potential of taking BPO as a career. (Faisal, 2007).

Unsustainable business ventures

Most of the people who venture in to the BPO area do not have any experience of managing call center operations. Some of them might have worked in a call center, but are not fully aware of the problems, technicalities, or client expectations. In view of these problems most of the call center have a very short life, especially the small sized ones one or two room call centers which are unable to sustain the growing financial needs of the business.((Faisal, 2007).

Coordination between Academia and Business

There is lack of coordination between Academia and business in developing countries like Pakistan. The raw material for the business world consists of the students of Business and Engineering Schools. It is therefore imperative that the business world should be involved in developing the curriculum, and providing other inputs to the Business and Engineering Schools in order to facilitate the development of the students. This unfortunately is not happening in Pakistan. The most that the business leaders and entrepreneurs do is to come to the business schools once in a

while as guest speakers, or for project exhibitions. They talk about the coordination between the two entities, but in reality they do not provide any concrete assistance. PAF-KIET as a pilot project has decided that they would appoint the people of the industry as course advisors in courses like research, human resources, etc. The PAF-KIET would also pay them some reasonable honorium, and in return the course advisors would review the course outline, make the required changes, and take a few classes too (Faisal, 2007).

What Can Be Done Before it is too late?
Awareness events for business owners

Government has provided incentives, opportunities, and subsidized training programs for the BPO sector. The same must be continued, but at the same time it needs to examine why its efforts have not yield the desire results. State resources must be spent on providing quality training and conductivity awareness seminars which assist in attracting more BPO business to Pakistan. The middle level management is the backbone of the institutions in general, and BPO in particular, it is therefore imperative that, the PSEB must organize more training programs for the middle level management of BPOs. State resources also needs to be spent on developing the enabling environment for the BPO sector to thrive.

Encouraging Export Houses to take up 's case for BPO One of the reasons for the success of India's BPO sector is the IT revolution brought about by its IT sector. It is therefore imperative that the top software houses of Pakistan should make deliberate effort to enter the BPO sector. Established export business houses should also be encouraged to look into the amazing potential of this industry.

Forget Call Centers, Focus on BPO!

Most of the people whether in business, or in colleges and universities think that BPO means Call Centers. There is a need to remove this misconception through seminars, and workshops. The focus of the seminars and workshops must be to inform the audience of the

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meaning and the potential of BPO, that it is inclusive of activities such as outsourcing Financial Functions, Legal, Medical Transcription, Content Development, Data conversion, Network Support, Data Processing, Data mining, and Quality Auditing, etc. According to an estimate about 70% of the BPO industry's revenue comes from call-centers, 20% from high-volume, low-value data work, and the remaining 10% from higher-value information work. We need not to focus on the other activities too. Pakistan have the required human resource for these kind of work too. All we need to do is to change the call center mindset.

All is not lost

In the last five years, the people who joined BPO as an agent have moved to middle management position. The quality of customer service has also improved quite significantly. The people who are attending to the customers are comparatively more polite, and wants to solve their problems more efficiently and effectively. Local cellular companies, banks, International air lines have outsourced their call centers to the local BPO, which is an indicator that the BPO industry in Pakistan is maturing. In view of the impressive results of this outsourcing experience in the local market, other business sectors are following suit. Unfortunately, the talent for international business is still scare, it needs to be developed. We are in the process of opening several IT parks around the country, we need to have more coordination between these IT Parks and the BPO sector, so that adequately trained and skilled people are available for the BPO sector.

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