we are fiber

BPO MARKET RESEARCH & TRENDS

UK AND ALBANIA

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1. Introduction Who We Are

1.1 We Are Fiber

Fiber group is a global Business Process Outsourcing and one of the largest BPO-s in Albania. Fiber, founded in 2011 with the idea of providing highly customized solutions and a broad range of services to companies across different industries, sizes and countries, focusing on Inbound Services, Data Entry and Outbound Solutions.
Fiber is an international hub with a multilingual workforce, located right in the middle of the Balkans, with a European mindset and work culture. We make use of multilingual talent to reduce recruitment costs and handle global projects in a faster time while meeting high-quality standards.

FIBER's focus is to provide the highest quality services with 6 locations, 5 in Tirana, 1 in Elbasan. With more than 600 FTEs, FIBER enables Clients in more than 20 countries to focus on their core competencies through the correct training and development of workforce, as well as to be aligned with client's business objectives and company brand.
FIBER's staff is able to handle global projects in a faster time while meeting high-quality standards communicating in 5 different languages English, French, Italian, Spanish, German and customer service activity 24/7, as well as add value to the operations by paying close attention to detail, identifying areas of improvements, pitching new development ideas.

FIBER's orientation is towards continuous improvement and further innovation, which we believe makes FIBER the best candidate and a logical choice for different as an Implementation Partner.

Strong points

- Fiber is an international hub with a multilingual workforce, located right in the middle of the Balkans, with a European mindset and work culture. The location is perfect for partnerships with European clients.

- team reflects patience, manages stress and transmits company/product knowledge in the simplest way to be understandable for everyone. We make sure to train our representatives with the industry best-practices to ensure an excellent service delivery.

- team works with caution using empathy, charisma, flexibility, patience in the communication.

- able to implement the planned activities in a timely manner whilst providing the highest quality services.

- Since operating offices are located in Albania, FIBER has the advantage of offering more economical solutions as compared to other countries in the region.

1.2 Our Culture

1. Flexibility - Adapt to the client's values.
2. Kaizen-Continuous improvement in all dimensions.
3. Client-Centric - Embrace the client's culture.
4. Collaboration - Drive transparency & build rapport.
5. Innovation - Implement creative solutions to solve problems.

Fiber's company size enables the opportunity for a close and focused collaboration while, at the same time, being able to better accommodate the project volumes by scaling up and down.

1.3 Our Vision

"We believe in Growth. Together."

This is at the core of all of our activities: it is the bedrock in the way we run our business, it is embedded in the services we provide our Clients, and it is the platform on which we train our CSRs. Fiber's group company size enables the opportunity for a close and focused collaboration while, at the same time, being able to better accommodate the project volumes by scaling up and down.

Our mission is to become a dedicated innovation lab for our global partners, helping them gain access to the latest technology and improve the ROI by implementing RPA and AI in their daily activities. The goal is to give our clients a dedicated space and talented staff that would also focus on enhancing technology, brainstorming new ideas, kick starter new projects, etc. We have learned from our experience that focusing on our clients with dedicated support is always ready to add value to the operations by paying close attention to details, identifying areas of improvements, pitching new development ideas.

Inbound & CRM	*Data Entry & Back Office*	*Telemarketing and Tele selling*	*RPA Solutions*
Customer Service, Help Desk, Technical Support, Social Media management, CRM, Inbound Sales, Telemarketing, Market Research, etc.	Document Management, Record Keeping, Archiving, Data Digitization, Data tagging and annotating, Data Archiving, Updating and maintaining documents and files, etc.	Lead Generation, Market Research, Surveys, Appointment Scheduling, Cold Calling, etc. Our client size varies from big corporate, blue chip companies to small and mid-sized companies and start-ups.	Design intelligence solution Offer outsourcing to manage intelligence solution Main technologies: RPA-Robotic process automation NLP-Natural language processing AIR-Advanced image recognition
We are providing Customer Service solutions to companies from different sectors, such as Food and Beverage, Finance, Telecommunications, IT, Healthcare, E-commerce, etc.	We provide Data Entry solutions to several IT, e-commerce, Food and Beverage and Travel companies, in several countries such as USA, Germany, UK, etc.	We provide Telemarketing and tele selling solutions to Marketing and Advertising, Insurance, Healthcare, Telecommunications, Utilities, Retail, Research companies, etc.	Our technology has been designed to be used by different types of companies, particularly in document management, contact centers, finance and accounting, human resources and much more.

2. Scope of the market research report

The aim of this market research report is to create a complete overview of the current BPO market situation in UK, including the size of the market, sector analysis, financial and economical assessment, analysis of the healthcare and e-commerce verticals.

As well an overview and a comparison of the UK and Italian market, a SWOT analysis and a future trends assessment, to better understand the workflow of our clients, especially in the industry of healthcare and e-commerce.

The goal of this research is to identify and understand

- New market segments within BPO sector;
- The weak and strong points of these segments,
- Market trends,
- Competitors,
- Needs and pains,
- Market preferences,
- Current financial situation,
- How the market is moving forward
- Current outsourcing situation, etc.

This study will help Fiber understand how

- To build strategies,
- Create the value proposition,
- Understand the preferences of the partners and what their goals are,
- Identify new potential clients
- Know what is the most important reason to outsource according to them, etc.

3. Executive summary

In this research, Fiber group supported by Risi Albania, is trying to understand the UK's market behavior to be able to adapt its outsourcing practices based on the latest developments in the outsourcing industry.

The findings show that Albania has great potential to be a success outsourcing case in the UK market, especially in e-commerce, data entry, and ITO. Insurance outsourcing, on the other hand, is not much explored, but the research shows that it can be a successful target sector.

The advancement and investments the outsourcing companies are doing in automation and technology will enforce the idea of cost saving and qualitative service under the same solution.

It is estimated that 95% of purchases will be made online by 2040

4. Introduction
BPO market current state in the UK

Business process outsourcing (BPO) services are provided by third-parties to various organizations, for these sectors and processes:

- IT;
- Finance & accounting;
- Back-office process;
- E-commerce and support;
- Procurement,
- Human resource & recruitment process among others;

The growing need to increase operational efficiency in order to remain competitive in the market is one of the key factors that enterprises are expressing more interest to third-party BPO service providers.
The Business Process Outsourcing market in the UK, one of the most valuable markets in the BPO industry, offers subcontracting opportunities for companies operating in various industries, allowing them to delegate non-core processes and tasks. The BPO market is fragmented with a number of services provided by market players, such as customer care, data entry and telemarketing.
We have analyzed the current state of the BPO market in the UK, paying close attention to its current size, growth, and trends. The purpose of this analysis is to build an accurate picture current market state and help businesses make decision based on the opportunities and trends outlined below.

4.1 We Are Fiber

UK has the largest BPO market in Europe. Market size for the year **2019** was valued to be at **£17bn**. In the first months of **2020**, the market volume was increased with **£15m**, besides the changes and adjustments for the Covid-19 pandemic and the economic downturn.

Second place, Germany with **£8,901m**.

In a worldwide scale, the UK BPO market holds the 2nd place in firmly after USA that has a market volume of **£76m**.[1]

Since English is the second spoken language, UK enterprises can outsource all over the world. UK's most popular outsourcing destinations are Poland, Ukraine, Romania, Bulgaria, and recently Albania, which doesn't actually have a strong presence in the UK market yet. However, there are many attempts being made by the respective governments and their institutions such as the **British Chamber of Commerce, British Embassy in Albania and UK Albania Tech Hub, etc.**, to establish a business connection between the countries and to encourage collaboration opportunities, especially in the BPO and ITO sector. The BPO industry in the UK is fragmented in a specific type of BPO service, such as customer relationship management or recruitment services.
The contract value of BPO agreements in the UK has seen a gradual increase after several years of decline.

[1] Source: Statista Business Process Outsourcing, United Kingdom, Market Revenue

In 2017, 1.8 billion British pounds had been spent on BPO agreements, a decrease compared to the previous year which was 2.65bn. However, in 2018 £2.7bn has been invested in BPO agreements in the UK, which shows quite a significant increase. [2]

UK BPO Market stats[3]:

Market Size 2019: £17bn

Number of Businesses 2019: 33,675

Profit margin 2019: 4.5%

Annual growth 2019-2025: 6.8%

According to an Ibis world report in December 2019, the industry revenue was expected to increase at a compound annual rate of 1.8% over the five years through 2019-20 to reach £17.1 billion, aided by higher levels of outsourcing activity undertaken by firms in both private and public sectors. However, these figures were calculated before the Covid-19 pandemic. The current reports, adjusted according to the expected impact of the pandemic are no longer as optimistic.

Revenue in the Business Process Outsourcing in the UK market amounts to £15,245m in 2020, which reflects a significant decrease from 2019. [4] This is not a completely accurate figure as the forecast has been adjusted for expected impact of COVID-19. As illustrated, the impact that COVID-19 will have, unfortunately will be a negative one.

Revenue in the BPO UK market is expected to show an annual growth rate (CAGR 2020-2025) of 6.8%, resulting in a market volume of £21,140m by 2025. In global comparison, most revenue is generated in the United States (£76,956m in 2020), which places UK in the second place once again.

The average Spend per Employee in the Business Process Outsourcing sector in the UK amounts to £434.63 in 2020 (adjusted according to Covid-19 expected impact). This shows a decrease from the average Spend per Employee in 2019 which was £458.71. However, experts are optimistic and expect the average Spend per Employee to increase to £476.18 in 2021, £510.78 in 2022, £539.42 in 2023, £564.38 in 2024 and £593.57 in 2025.

According to the forecasted trends, 2020 is expected to be a difficult year, not only for the BPO industry, but for all businesses across different industries. However, the situation is expected to improve in 2021, with very optimistic forecasted figures.

Italian BPO market- Quick Overview

Revenue in the Business Process Outsourcing market in Italy amounts to £3,626m in 2020, with a decrease of 9.4% from 2019[5].

Revenue is expected to show an annual growth rate (CAGR 2020-2025) of 3.2%, resulting in a market volume of £4,246m by 2025.

The average Spend per Employee in the Business Process Outsourcing segment amounts to £139.59 in 2020.

Italy is the 12th largest BPO market 0in the world.

All figures have been adjusted to reflect the impact of the Covid-19 Pandemic in 2020.

4.2 Major key players

Since the UK BPO market is very globally oriented, it is hard to identify English market players, since most of these companies have a global

[2] Source: Statista, report published April 2020
[3] Source: Ibisworld, December 2019
[4] Source: Statista 2020
[5] Source: Statista Business Process Outsourcing, Italy, 2020

business model with offices in main European countries. Therefore, the strongest BPO market players in the UK Some of the Key Players in the Global Business Process Outsourcing (BPO) Services Market are ADP, LLC, Conduent Inc., Accenture PLC, WNS (Holdings) Ltd, Capgemini, Infosys BPM Limited, IBM Corporation, Tata Consultancy Services Limited (TCS), TTEC Holdings, Inc., and Connect Business Solution Limited among others.

4.3 Market overview, drivers, constraints

Growing competitiveness from new outsourcing destinations, integrated with the pressure on businesses to run cost efficiently, will be the driving forces behind the accelerated growth in the BPO industry. While the industry will witness cost-cutting by businesses, it will continue to grow by 6 percent annually for the next six years, according to a report from global property firm Cushman & Wakefield.
Automation will continue to be a significant threat to low skilled jobs in the BPO sector. Many of the major outsourcing companies intend to make major investments in robotic automation in the coming two years. Governments of leading BPO nations will focus on solutions like improving education to position itself for rising demands in 2020. To meet such needs, existing BPO employees will be expected to broaden their skill sets. Startups will also play a vital role in the outsourcing sector starting from this year, and this trend will continue in 2020. Moreover, the industry will benefit from increased transparency in global outsourcing policies. Many contractual agreements are already involving different clauses on what the responsibilities of each party should be since the beginning of their relationship. This practice will significantly reduce the agency problem in the BPO industry.

5. BPO Market segmentation-verticals and horizontals

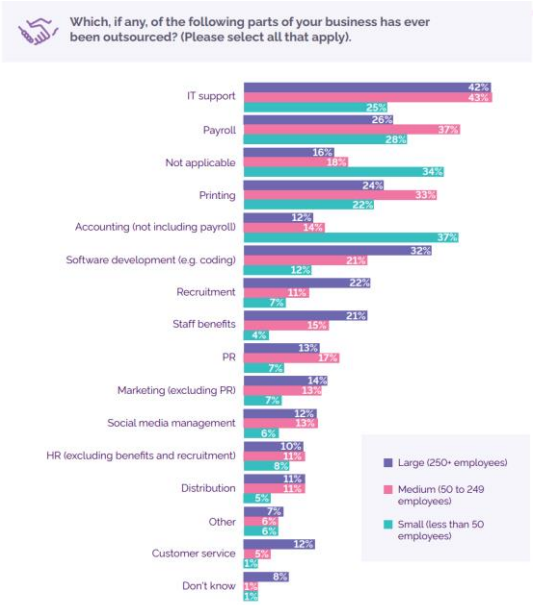
5.1 Market Segmentation

According to a recent study by YouGov, over 70% of B2B decision-makers say their company has outsourced some part of their business, with IT support (34%) being the most likely function to be performed by an outside supplier in UK.[6]

[6] Source: YouGov

Source: YouGov, UK data

Large businesses are much more likely to use external suppliers for services such as IT, software development and recruitment. However, the data shows that smaller firms are much more likely to hire a supplier to keep on top of their finances, with 37% of small businesses selecting this, compared to 12% of large businesses.



Source: YouGov, UK data

Verticals
5.2 BPO in Healthcare

Although, healthcare represents only 5-10% of the total BPO deals in the market which is relatively low compared to other industries, such as financial services, banking, and manufacturing, the potential for growth is high due to the demand for quality care.

The Europe Healthcare BPO Market is expected to grow at a CAGR of 8% over the forecast period. Factors driving market growth include the rapid growth of clinical process outsourcing (CPO), the transition of healthcare companies to outsourcing with the implementation of PPACA, and some minor functions such as finance, accounting, and customer service.

Europe Healthcare BPO Market also includes significant factors like the increase in offshore outsourcing destinations and the acquisition of technology. The companies have begun to adopt a similar currency and regulatory system, focusing on protecting outsourcing and minimizing socioeconomic risks. They may drive the growth and technology acquisition of offshore outsourcing destinations. The cloud-based BPO will revolutionize the business outsourcing process and help healthcare organizations reduce costs, develop global delivery models, and provide secure data access.

[7] Source: Europe Healthcare BPO Market Research Report - By Provider Service, Payer Service, Pharmaceutical Service & Country (UK, France, Spain, Germany, Italy, Russia, Sweden, Denmark, Switzerland, Netherlands, Turkey, Czech Republic and Rest of Europe) - Industry Analysis, Size, Share, Growth, Trends & Forecast | 2019 – 2024

Due to its advantages, it is assumed that cloud-based BPO services will be increasingly adopted in the future. Therefore, these factors are creating immense opportunities for the growth of the European healthcare BPO market. In the Europe Healthcare BPO Market, the growing demand for mobile healthcare and advances in healthcare systems will help other small businesses to enter the market with a large share. The high costs and reduced productivity associated with pharmaceutical R & D and production have forced large pharmaceutical companies to outsource business processes.

However, data security and privacy issues, unforeseen costs, and differences in local regulatory procedures have restrained the growth of the European healthcare BPO market.

The healthcare business process outsourcing market is moderately competitive and consists of several key players. In terms of market share, few significant players currently dominate the market, grabbing the major profits compared to new entrants European Healthcare BPO Market segmented and sub-segmented into the following categories: Russia, Sweden, Denmark, Switzerland, Netherlands, Turkey, Czech Republic and Rest of Europe.

On the basis of payer service, the Claims processing, Member management and provider management segments are the most frequently needed processes by the payers and most leading segments among the others Among these, United Kingdom holds the largest share, while Germany is expected to have the highest growth rate in the coming years.

Top Companies occupied the majority of the shares in the Europe Healthcare BPO Market in the recent past are Infosys BPO Ltd., Cognizant Technology Solutions Corporation, Genpact Limited, Tata Consultancy Services Ltd., Accenture PLC and Xerox Corporation.

By Payer Service	By Pharmaceutical Service	By Country
Claims Management,	Research and Development	UK
Integrated Front-end Services and Backoffice Operations	Manufacturing	France
Provider Management	Nonclinical Services((Sales and Marketing services, Supply Chain Management & Other Non-Clinical Applications))	Spain
Billing and Accounts Management		Germany
Analytics and Fraud Management		Italy
HR Services		Russia
		Sweden
		Denmark
		Switzerland
		Netherlands
		Turkey
		Czech Republic
		Rest of Europe

According to Fiber's internal analysis, the industries that outsource the most are:

E-commerce- 30% of clients,
Healthcare- 30% of clients,
Food e-commerce- 18% of clients,
Technology -11% of clients,
Rental services- 11% rental.

The most outsourced services are:

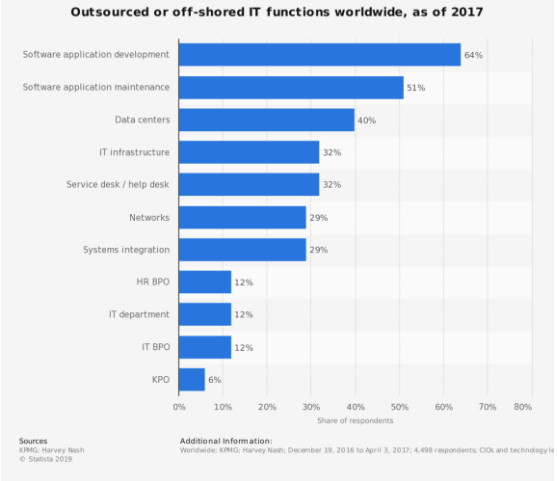
Customer care- 89%
Outbound services- 11%

5.3 BPO in IT

Information Technology Outsourcing (ITO) is one of the most frequented outsourcing practices in the world. It includes: the use of service providers for delivering IT-reliant business processes, application services, and infrastructure solutions. In 2018, the global revenue from ITO amounted $62 bln.

A market survey from Gartner showed that the global public cloud services market in 2020 was expected to reach $266.4 bln in size and by 2022 the market revenue is expected to exceed $350 bln. In addition, Saas(software as a service) market value in 2020 was estimated to be $116 bln.

The following figure shows top outsourced IT functions worldwide in 2017:



Source: Statista, 2017 Harvey Nash /KPMG CIO Survey

The most outsourced IT function was the software application development.

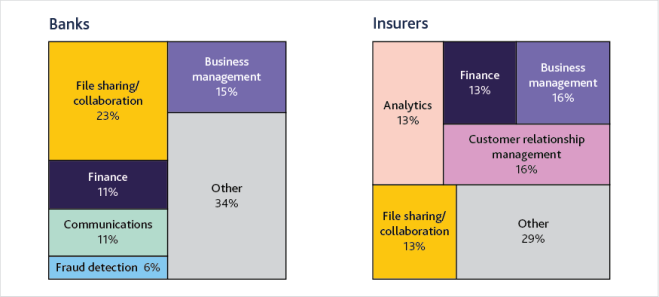
In the same year, 2017, Northstar, a company providing IT support and services in UK, developed a survey in collaboration with PA Consulting aiming to identify the latest trends in IT outsourcing in UK.

The results from the survey showed that 22% of the companies that participated in the survey said they would reduce outsourcing in the following year, but 35% of respondents were planning to outsource more. In that time, these statics suggested that the IT Outsourcing market would continue to grow but at a slower pace compared to previous years. The main reason why the 22% of respondents wanted to reduce IT outsourcing practices, was related to the latest developments in the technological sectors, especially Cloud computing, AI and Automation.

What has happened with this sector since then? Cloud Computing threatened very much the traditional IT outsourcing sector where many of the technical services previously outsourced became easily managed through Cloud. Despite the shrinkage of the traditional IT outsourcing it opened the path for the emergence of a new sector: Cloud Outsourcing. UK has been skeptical in cloud outsourcing especially in the financial sector. Financial data are very sensitive; hence the Bank of England has been constantly having an eye on banks and insurers to make sure they are using cloud outsourcing properly.

In the latest report published in January 2020, Bank of England showed that: “Banks and insurers mainly use cloud outsourcing to run software and access additional processing capacity (Software-as-a-Service or SaaS) or to support IT infrastructure (Infrastructure-as-a-Service or IaaS). The survey indicates that banks use cloud outsourcing more widely than insurers. For both banks and insurers, the use of SaaS outweighs the use of IaaS (Chart A).”

The following figure presents the distribution of how banks and insurers use cloud outsourcing on their day to day activities:



Source: Bank of England

Some of the global cloud providers in UK according to CloudPro are: Accenture; Adobe; AWS; Avaya; Cisco; Citrix; Dell EMC; Dropbox; Equinix; Facebook (Workplace); Google; Huawei; IBM; Interoute; Joyent; Kaspersky; Microsoft; NetApp; Oracle; Rackspace; Red Hat; SalesForce; SAP; SAS; Skype; Sungard; Symantec; VMware; and Workday.

White lane Research in collaboration with PA Consulting conducted an IT Sourcing Study with more than 1150 contracts investigated in UK in 2020. The results from the survey showed:

• More outsourcing activity in IT is predicted for UK in the next two years. 66%of the respondents said they were planning to outsource at the same rate or more

• The expected increase in the outsourcing activity in this sector in UK is result of: cost reduction (significant margin 71%), business transformation and improvement of the service quality (both cited by 50%).

• Cloud Computing continues to grow in UK: "with more than 600 cloud sourcing relationships evaluated and 37% of organizations predicting that more than 50% of their application portfolio will be in the cloud by 2022."

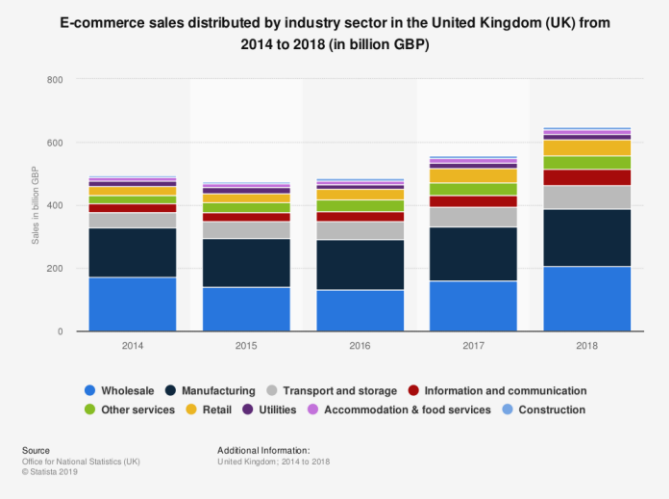
• 53% of the organizations are currently using Intelligence Automation (IA) and this is expected to grow in the upcoming year.

Horizontals
5.4 BPO in E-commerce

The emergence of E-commerce has granted many companies the golden opportunity to reach out to market segments they would have not been able to access otherwise. Increasing their customer base by significantly reducing costs has made e-commerce companies thrive in the business world with Amazon becoming richer and richer every passing day. Worth to be mentioned is the fact that: online buying is no more an optional choice, it is a necessity. This was emphasized even more during the Covid-19 pandemic. Companies that had not shifted into a digital business model yet struggled to keep themselves in the game. Local shops and restaurants were unable to prove their sustainability in this regard.

On the other hand, this was a bright period for the e-commerce sector and premises are that it will continue to be so in the future too. In 2019 from 7.7 bln people in the world, 1.92 bln were digital buyers, meaning around 25% of the world population. The numbers are expected to go up in 2021 reaching 2.14 bln online buyers as per the eMarketer's research. Shocking statistics come from the expected development of this segment in the upcoming years. It is estimated that 95% of purchases will be made online by 2040. This forecast raises a lot of questions on the market structure state in the future and how businesses will adjust their strategies, products and services to gain market share and stay ahead of their competitors.

UK has the most advanced E-commerce market in Europe. The recent numbers from the Office of National Statistics show that UK's e-commerce revenue in 2018 amounted to 688.4 billion GBP. Broken down for each industry sector, sales figures were as follows:



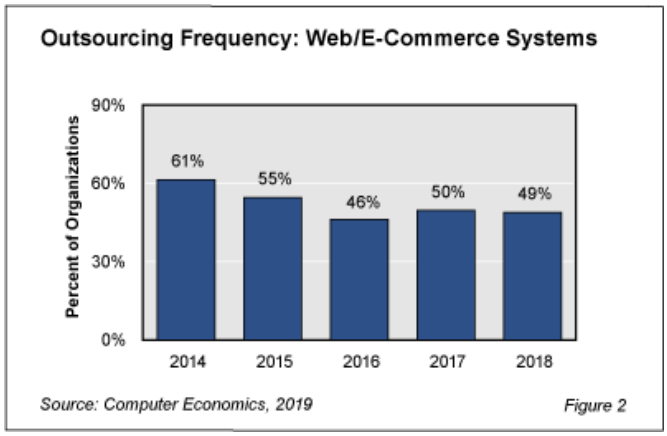
Source: Statista

It can be easily noticed that the sectors that generated the biggest amount of sales during the presented period were wholesale and manufacturing. Retail only in UK amounted 8% of sales across all industries in 2018, despite being the leader in the European market in retailing. Digging even deeper, 17.8% of all retail sales In UK came from online sales in the same year, with fashion industry taking the lead. Another important point is the rapid growth of Mobile e-commerce. Therefore, businesses are trying to adapt to the multichannel commerce culture created in the market.

In general, The UK's B2C E-commerce market accounted for $74bln in 2018. It is expected that the growth rate per year on average until 2023 will be 6%. Amazon has been leading the online buying worldwide. UK does not make any exception. It is listed the first on the top of 10 most successful online stores by net sales in UK in 2018, while top five online stores accounted for 28% of the UK's total E-commerce market. Other well-known companies in UK in this sector are: tesco.com, argos.co.uk, johnlewis.com and next.co.uk. Furthermore, the Retail outsourcing spending in UK amounted £339 million in 2018 according to Arvato UK, three times greater than the previous year.

What to expect in outsourcing of e-commerce services in the following periods? If we go with the best-case scenario, the rapid growth of e-commerce sector will demand for more resource allocation in this sector, especially human and technological one. Every business in itself tries to reduce costs and increase margins, thus is profit oriented. Making a tradeoff between the control of their supply chain and costs is not an easy decision but given the experience of outsourcing companies in these services and the emphasis on trust building relationships can lead to a great positioning of outsourcing practices in the UK market.

In the worst-case scenario, companies will withdraw themselves from outsourcing solutions. One of the reasons may be the understanding that customer experience is a key element in their differentiation's strategies. Trying to be in touch with their customer base will give them a better comprehension on how their next strategy should look like. While the following statistics are not for the UK market directly, the up mentioned reason may be strongly responsible for the decline of outsourcing of web/e-commerce systems.



Source: Computer Economics

There has been a noticeable volatile performance in 2014- 2018 period. Will this be the case for UK too? While it is not possible to give a statement with certainty, it will probably not. The advancement and investments the outsourcing companies are doing in automation and technology will enforce the idea of cost saving and qualitative service under the same solution. It is worth emphasizing that trust building relationships and transparency will play a key role in the sustainability of this market in the future. After all, we are on the "Information, Information, Information" era, and this information can be made easily available and accessible by a close collaboration between parties and shared expertise.

5.5 BPO in Insurance

Almost every industry has been affected by outsourcing solutions. Cost efficiency and service quality among others; have made insurance companies explore the opportunity of not managing some kind of services by themselves too. Being a heavily regulated sector however makes it very difficult for such activities to take place. Many of the opponents of this practice focus exactly on this point to make the case for in house services in insurance companies. At the same time, the complicated regulatory system has also been one of the reasons for the development of outsourcing practices in this sector. Being under constant pressure from various regulators, insurance companies started to lose track of their customers while at the same time trying to maintain excellence in their core business activities. We are living in a customer capitalism system. They are the main revenue drivers; hence their positive or negative experience is directly related to revenues and costs. That being sad, an unhappy customer will cost companies more than just one number. To continue, this customer can easily multiply a negative effect as much as a positive one, especially nowadays where social media is strongly present in our everyday life. Therefore, paying close attention to customers' experience must be a top priority for all companies, not insurance oriented only.

Outsourcing solutions, on the other hand, not only have relieved insurance company's team from certain responsibilities, but have given them the role of monitoring and strategizing while efficiently removing the executing part. On that note, cost reduction, error- free customer service and customer centric orientation have been among the positive effects of these kinds of executions. What makes this industry attractive is the market size in the financial industry especially in UK. It is the largest in Europe and the fourth largest in the world. Tax contribution amounted 72 bln British pounds in 2017 according to Statista. By the end of 2016, market share reached over 1/5 of the whole European Industry. In addition, top three insurance companies in UK exceeded 440 bln British pounds in total assets in the same year, 2016.

Insurance market's potential in UK is enormous and an added value for outsourcing companies operating in this end. As already pointed out, legislation has been harsh in this respect however the latest report made public on 4 March 2020 by Financial Conduct Authority (FCA) on life insurance outsourcing gave the green light in this sector. They highlighted three risky areas for customers:

"• Exit planning – We reviewed the adequacy of firm plans for exit from an outsourcing arrangement. This includes both planned and unplanned exits. An unplanned exit may occur if, for example, an OSP suddenly becomes insolvent.
• Business continuity planning (BCP) – We reviewed whether firms had adequate arrangements in place for system outages or disaster recovery in respect of outsourced activities.
• Governance, systems and controls – We reviewed the quality of governance and risk frameworks, including management information (MI), for OSP arrangements."

They found that most of the life insurance outsourcing firms had a good overall performance with proper governance, systems and controls over outsourcing activities. Firms should be aware of the activities that lead to poor outcomes for customers and take immediate action. The report makes the case of a representative guideline for other industries in UK that outsource some of their services too. With this in mind and the huge potential of the UK insurance market as per its size, outsourcing companies can have a great chance on successful market penetration.

5.6 BPO in Data Entry

Today the market is overwhelmed by data. The greatest part of the generated data is raw data. These data are useless if are not processed into meaningful information. Data Entry is a very time-consuming service; hence outsourcing it to third parties that have been dealing with this issue for years is one of the most optimal solutions and saves operational costs. Technavio did a global research in this regard and found out several trends in Data Entry outsourcing for the period 2019-2023:

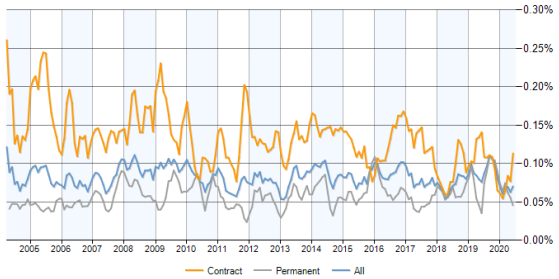
Technavio did a global research in this regard and found out several trends in Data Entry outsourcing for the period 2019-2023:

• The market will be accelerating at a CAGR of almost 5%
• Data entry outsourcing market size will grow by USD 351.84 million
• The market is highly segmented with several players who occupy the market share
• 46% of the growth will come from the Asia-Pacific (APAC) region
• One of the key drivers for this market will be the growing need for cost-effective solutions to improve efficiency

The report, among others, emphasizes the increase of outsourcing of data analytics as one of the data entry outsourcing market trends. This increase is especially pushed forward by small companies that have not the resources to invest in data analytics as large firms or corporations do. Top global Data Entry Outsourcing companies are: Cogneesol, eData Shop.com, Inspur Worldwide Services, Invensiv Technologies, Keyoung Information.

In UK, on the other hand, the top Data Entry outsourcing companies as reported by GoodFirms are: Eminenture, Cleardata Company, BDS Services, Pearl Scan, Adetiq, MMarket Solutions, Fingertips Typing Services, Owoworkers, Sai Outsourcing Services, Data Entry UK, Infopulse, TheDevLoft, DDC Company, Swift Information Technologies, Hitech BPO, E-profitbooster.

In one of the ibis world report on Data Processing & Hosting Services in UK it was estimated that the average industry growth in the 2015-2020 period would be -0.5% The industry has gone through a huge transformation especially with the introduction of Cloud Services in the market. On the other hand, ITJobsWatch presented some statistics on the demand for Data Entry analyzing the IT vacancies that have cited Data Entry in their announcements.



Source:ITJobsWatch

The graph presented above makes a clear differentiation between Permanent and Contract work. An overall decline on the demand for Data Entry was seen in 2020. One of the reasons may be the Covid-19 pandemic that caused huge disruption in various industries across the world. However, the trend seems positive in the following period. Worth to be mentioned is the visible increase in contract work and decrease in permanent work. The difference between these two concepts is important. As defined by Change Recruitment Group:

Permanent: Clients require a member of staff who will work with them on a permanent employment contract. This also includes fixed term contracts (where you will be contracted through the client/employer's payroll). For permanent positions, you will be eligible for full employee benefits offered by the client/employer.

Contract: An umbrella company acts as your employer, and you will work through a contract of employment with that umbrella company. Rather than Change paying you directly, Change will pay the umbrella company, who in turn, will then pay you. Dependent on the nature of the work, you may be eligible to reclaim certain expenses applicable to your contract (as advised by the umbrella company) that will reduce your tax obligation.

The mentioned overall increase in the demand for Data Entry in UK is a good sign for companies wanting to penetrate in this sector in UK. But even more important it is the increasing trend on providing Contract work compared to the permanent one. Indian companies have taken over this sector as seen in the above mentioned top companies in UK for Data Entry outsourcing. However, other companies have the chance to gain market share with an increasing demand in this regard.

5.7 Can BPO market Verticals & Horizontals of the UK and Albanian market be matched?

What it has been emphasized till now is an increasing supply of e-commerce, healthcare, data entry and insurance services in UK. On the other hand, there is a clear increasing demand for outsourcing services in Albania and an available skilled workforce. That being said, it looks like there is already a perfect match between these two markets, but is it really so? Fiber's internal reports as already mentioned above,

identified e-commerce and healthcare as the most demanded outsourced services in Albania. In addition, customer care in healthcare and data entry services have been constantly part of the services provided over the years.

This is a good indication of the Albania's potential to serve in the UK market in the respective sectors. Having experience in these areas will make easier the transition and transference of services from UK to Albania where already there has been an evident success not only in terms of outputs but outcomes too. A great part of the Albanian's workforce is young and very well educated. Therefore, materials and activities are easily absorbed and error-free executed. On the administrative and operational side, transparency and structured operational activities have been the key factors for trust building relationships with existing customers and will continue to be so, for the new ones, it is a working culture and principle.

Among the sectors pointed out in this research, the insurance sector has not been much explored but the potential to do so is definitely there. Considering the huge market size, it is occupying in the UK market, a certain movement should emerge to make sure that the workforce is properly trained in advance, even though Finance is among the most required and frequented degrees in Albanian Universities. However, strong support is needed in the penetration phase in the UK market.

It has been difficult for Albania to properly position itself in the UK market in the outsourcing industry. This has happened mostly because other countries have already established their markets in UK. Considering its role as one of the leaders in Europe and world, UK has been a target from different service providing companies including outsourcing companies among the years. Investment in awareness-oriented activities must be a key priority to make sure Albania gains territory in outsourcing industry.

5.8 Potential agents you could use to establish commercial links with UK clients

Currently Fiber has two potential agents in e-commerce that can help to establish commercial links with UK clients: CGD London and Bloom & Wild. CGD London offers various products, especially planners online and has been increasing its customer base every passing year. It is a small business; therefore, not a strong source for network and lead generation. But networking has always had a multiplicative effect; one contact can lead to ten or more others.

Therefore, Fiber is looking forward to plan how it can penetrate in the market by collaborating with its clients including the following one.

Bloom & Wild on the other hand is UK's most popular online flower delivery. Considering the popularity of this company in UK, it can be a good start to raise awareness of Fiber outsourcing services. These companies have helped Fiber to create

expertise on the UK's e-commerce market functionalities and culture. Penetrating in UK's market through networking has been a long term objective of Fiber since its start influenced by the Uppsala Model mechanism.

That being said Fiber has participated in different international conferences, like Outsourcing Summit & Expo in London, to build up its contact's base. However, there is still much work to be done and investments to be made to achieve certain results, successfully break the barriers and be able to make the difference in the UK's market.

6. SWOT analysis of Albanian BPOs to meet UK demand

Strenghts

1. Technically skilled talent pool- Albania has a big talent pool that is not only technically skilled but also experienced in Call Center activities and other BPO services.

2. It is a great regional destination for UK and European businesses and a very convenient nearshoring partner.

3. It provides low-cost offerings with competitive prices.

4. It has an exceptional cultural compatibility with other European countries.

5. The workforce has a flair for languages and can speak various European languages with English and Italian being the most popular.

6. Albania offers a strong infrastructure and a strong government support regarding foreign investments.

7. The competitiveness of Telecommunication companies in Albania guarantees exceptionally fast internet connections and high security of online activities.

8. Recently, Albanian BPO companies have exhibited great capabilities of scalability and flexibility as well as fast implementation times of business continuity plans, with We Are Fiber being a model among its competitors for fast responsiveness and management of delicate situations.

9. Fiber is the first BPO in Albania to tap into the UK market and therefore has a greater advantage and a well-developed industry know-how. We Are Fiber has specific departments and structures in place that focus and specialize only on the UK market.

Weaknesses

1. While Albania is still considered a low-cost outsourcing destination, this might soon change if the trend of rising wages continues. This is as a result of several factors such as market competitiveness for securing talent, a strategy for fighting high staff turnover, a rising economy, offering more niche-oriented and specialized services, and higher living costs.

2. While Albania's educational system is one of the main factors behind the wide talent pool that it offers, higher education is flawed with many universities having very low admission standards and often leading to students ending up in disciplines that they do not wish to specialize in.

3. The Sales and Marketing branch of the BPO industry has a high staff turn-over. Albania has no specialized majors or modules on Digital Marketing in its education system and curricula. Most of the existing pool of talent is self-taught.

Oportunities

1. Albanian BPOs have opportunities to score niche contracts with European countries that are increasingly looking to outsource specialized services.

2. There are opportunities for further penetration into the UK and other major European markets.
3. Albanian BPOs can further expand in the BPO industry by specializing in Customer Care and digital marketing, where their offering and competitiveness is the strongest. Providing a fresh approach to digital technologies through user- centric design and digital marketing for different clients.

Businesses who use digital channels such as search engines, social media, emails and other websites will be able to connect with their prospective customers.

4. There are opportunities to be explored regarding high-end field specializations such as Technology, RPA, Finance, Banking, Medical, etc.

Threats

1. Albanian BPOs need to maintain competitiveness with other region countries, such as Romania, Bulgaria, Poland, Ukraine, etc.
2. Other region counties have been in the market longer and are even more well-established. Albania needs to work harder to differentiate itself among them.
3. Due to the Covid-19 situation, an economic downturn is expected (the coronavirus recession, which is a global one), which can affect rising costs.

7. BPO Market Trends

Over the years, the business process outsourcing industry has been providing businesses with cost-effective solutions. Emerging technologies such as cloud computing, social media, software, and automation are being used by BPOs to reduce costs and accelerate growth. This trend will continue in 2020. Here are the three major trends expected to emerge in BPO technology in 2020 in the UK market.

7.1 Emphasis on Process Automation

New technologies that have developed over the past few years, including robotic process automation (RPA), have begun to impact the BPO industry.

What is Robotic Process Automation (RPA)?

Robotic process automation (RPA) uses bots and artificial intelligence on a user interface to complete work faster, at a cheaper rate.

BPO service providers face the risk of needing to invest in RPA to keep up with the cost demands of business process outsourcers and the service offerings of RPA. BPO service providers further chance replacement by RPAs. Essentially, the work that gets outsourced to remote locations is the bottom-of-the-pyramid work, and as automation capabilities advance, those processes are becoming ripe candidates for removal. Robotic process automation RPA with its cost savings, speed, and efficiency is slowly making its way into all industries and all types of business processes. RPA growth will have a significant impact on how BPOs operate and lead to job losses. Expanding enterprises do not want to hire thousands of people to manage small tasks such as processing insurance claims, data entry, and so on, as computers can easily handle these tasks. Enterprises and service providers are adopting more tools that aid automation. With customizable software, cloud-based tools which promote automation, the low skill sectors of the BPO are at high risk.

HUMABLE

Humable is an international company with shareholders in the main European countries such as Italy and the United Kingdom and with operational headquarters in Tirana in Albania. Humable is part of the Fiber Group. It was born as a response to an increasingly strong market demand from companies that are seeking to automate repetitive activities.
Has the ability to make every company more efficient, more effective, transforming complex challenges into successful solutions.
Offers customized solutions for companies across different industries, that are able to increase performance, and reduce management costs and implementation times.

7.2 Focus on Social Media Management Tools

Before 2000, the customer service industry was entirely dependent on websites and Interactive Voice Response (IVR) for transferring a call to the correct representative. Now, 3.8 billion people have at least

one social media account, leading to a notable shift in consumer behavior. Browsing social media has recently become the third most popular online activity.

Companies now realize that social media is a game changer. It provides an unprecedented wealth of consumer data and feedback that can enhance a company's ability to analyze upcoming trends and to innovate. Instead of call center software programs, companies now want to invest in real-time customer engagement that will allow them to gain first-hand product insights and turn issues into new products or solutions that will address future problems.

According to Credo Consulting, consumer demands for multi-channel communications (including social media, live chat, etc.) has exploded over the past five years.

For BPO service providers, this change in customer management is a huge opportunity. Over the last few years, BPOs have been investing in the tools and capabilities to offer a wide range of social media management services. These service offerings range from social media monitoring to business intelligence and actioning customer response.

Many BPO service providers are also investing in dedicated social media service teams. Working in tandem, social media teams and customer representatives can deal with customer grievances much faster, leading to higher customer satisfaction and better customer experience.

7.3 Investments in Cloud Computing

Small and medium businesses have a limited budget which is unable to grant them state of the art office space and infrastructure. More and more SMBs are adopting virtual storage and systems to counter a lack of data centers, hardware and software, and the personnel required to implement new technology.

According to Forbes, around 77% of enterprises have at least one app or part of their computing infrastructure functioning in the cloud. SMBs have begun to use cloud computing to outsource a part of their work to other companies. Some of the benefits of this trend include:

- Improved business collaboration due to a standardized system between the BPO company and the client.
- More storage on the cloud which can improve the organization's business continuity and resilience to risks from storing data in a single location.
- Higher data security due to impenetrable cloud systems. Data security is a sensitive issue hence being compliant with GDPR or having at least a cyber security or ISO certificate is very important. GDPR requires that the party requesting the service should be well informed on all the data protection practices that the party providing the service follows.
- Simplified data administration, which can allow faster access to the company's resources for remote teams.
- Flexibility and scalability – the two advantages cloud-based BPO offers to SMBs will continue to be essential for SMBs in 2020.

Some of UK customers are happy to run their entire business on their own cloud platform. Major cloud providers give customers the option to handle their own encryption keys, meaning no-one inside the provider could get access even if they wanted to.

Therefore, the adoption of cloud services and investments by top outsourcing companies in this technology will continue in 2020 as cloud computing becomes more mainstream, mature, and cost-effective.

7.4 Startups becoming BPO Customers

The past few years have seen an enormous surge in startup growth. Startups are under a lot of pressure to succeed under time constraints with limited resources. With a small budget to hire talent, these small businesses often look overseas for cost-effective labor. Companies such as Slack and AppSumo have used the talent outsourcing model to build their successful business ideas.

Startups and BPOs have become more mutually dependent, and this trend is becoming more pronounced in 2020. Startups rely on BPO for providing talent at lower costs, completing tedious tasks such as recruitment and trading. This, in turn, helps outsourced businesses improve their quality of work, utilize the most recent technologies, and produce higher revenue.

7.5 Increased Transparency

In the past, only large multinational BPO companies were an active part of the industry. It was challenging to get information about the policies and contracts during this time. Most employees on the client side were in the dark about technology stack, plans, challenge areas, and other processes. The supplier side employees were not fully informed about their organizational structure, capabilities, investment areas, etc. The introduction of smaller businesses has urged the BPO industry to increase transparency and reveal their policies, contracts, and pricing.

A high level of transparency and well established reporting standards are required to maintain trust between BPOs and vendors. Despite the well-structured mechanism it provides, the GDPR compliance is considered to be more of a disadvantage for countries that are not part of the European Union like Albania. Many companies require for their data to be processed in countries already part of the Union. For example: one of the Fiber clients, for which they offer customer care service, gives the right to the company's customer to transfer the call in a country that is part of EU. While this is not a problem for Fiber as it can transfer the call to its second level base located in Italy, for BPOs operating in Albania only constitutes an important issue. Due to the highly competitive environment, many organizations have to adjust their policies to prevent them from losing business to more trustworthy organizations. Transparency also results in better partnerships between clients and suppliers, which leads to business innovation and better investment options (due to access to information).

Government intervention has been a catalyst for the increased demands in transparency. **Recently, the UK government has stated that steps will be taken to make sure there is transparency about outsourced services in response to requests for information.** Other countries are also expected to come out with more transparency policies for the outsourcing industry over the next few years.

7.6 The future of the BPOs in the wake of Covid-19[8]

As coronavirus (COVID-19) spreads rapidly across the globe, and social distancing creates a shift in the way business process outsource (BPO) services are delivered, this is the time to rethink service delivery engagement models.
Businesses and communities are facing both economic and humanitarian impacts that test infrastructure, resources, and economics. In this new world, third-party service delivery providers and BPOs are dealing with three immediate imperatives:

- Looking after the health and safety of personnel
- Restoring service delivery as quickly as possible
- Maintaining service levels in service delivery to customers

BPOs have now implemented business continuity and recovery plans (BCP) in light of COVID-19 and have requested written authorization for remote work arrangements.
Customers are also having discussions with service providers about how to manage the sensitivity and security of their information in remote work environments. With a global service delivery approach and performance requirements for each of your customers, a widespread work-at-home model at this scale has never been tested by BPOs.

COVID-19 has both immediate and long-lasting implications for how people work and participate in society. Some of the urgent challenges your business faces in migrating to a large-scale remote work environment are:

Network — How do you set up virtual private network (VPN)/Citrix/virtual desktop infrastructure (VDI) solutions at the homes of your workforce?
Bandwidth — What's the last-mile bandwidth infrastructure and availability in each of the local neighborhoods where your employees reside?
Workforce management — How do you track training, productivity, and security of your workforce and develop strategies and tactics related to planning for growth?

Outsourcing service providers around the world are dealing with travel restrictions for their staff. Empty offices are a result of this. Many SMEs in developing countries provide outsourcing services to companies in Europe. But they do not have the equipment, infrastructure or management tools to let their staff work from home. They have almost no staff and are having great difficulties trying to deliver work. With work not getting done, many outsourcing partners have to take the work back in-house. This may result in them stopping outsourcing their work altogether, even when the crisis is over. Even companies that can deliver have to deal with projects that are now on hold and the lack of new incoming projects.

Automation

European companies are also facing the challenges of staff working from home. They are also dealing with processes they wished they had automated before most of their employees had to work from home.

[9] Source: Automation Anywhere, CBI.eu, (Source 1, Source 2)

These circumstances will be the deciding factor for many European companies to open up towards digitization and automation of their work processes. This will lower the threshold for outsourcing in the future. So, in the long run, European companies may be more likely to outsource their IT or business processes to other countries.

Recovery

The quickest recovery is expected in strong European countries, like the countries in North- and Western Europe. But it is also expected in the formerly more conservative countries and sectors. These are pretty much being forced to move toward IT-enabled work environments. Experts expect the fourth quarter of 2020 to show strong signs of recovery. Many projects may be able to resume their normal course if the companies are still standing. That will be the biggest challenges of this crisis; staying in business until the first phase of this crisis is over. Once it is, there will be a bigger demand for outsourcing services. This is especially the case in the areas of security, digital working environments, cloud services and artificial.

Fiber- Covid 19 Business Continuity Plan

The IT Backup and Recovery Plan is part of the Fiber Overall Business Continuity Plan (BCP). The recovery plan consisting of procedures and infrastructure organization to assist the Fiber users in working in Disaster Recovery Site (DRS) situated in Elbasan when the infrastructure and data processing are not operating in the Primary Site (PS) situated in the Fiber HQ Zogu I Zi because of a disaster.

The IT Recovery Plan aims to minimize business disruption. The execution of the plan will facilitate the continuation of vital and critical IT services defined by business lines and the eventual orderly resumption of normal business operation. During the Covid-19 pandemic, Fiber successfully implemented the Business Continuity Plan and undertook the following preventative measures:

1) Distributing internal notices and communications to all the locations, giving instructions
2) Mobilizing the IT dept. to manage the activities remotely or handle the activities currently carried out in Tirana from other locations;
3) Planning training to ensure that there are trained people available in other locations as well;
4) Verifying the total workstations available for ensuring maximum back up in the event of an epidemic and government limitations.
5) Setting up staff to work remotely
6) Guaranteeing maximum protection and security of staff in office.

8. BPO Market forecasts

8.1 New frontiers

Oversaturation and reduction in business growth in the top 3 outsourcing countries have led businesses to search for alternative cost-effective locations.
Here are the 5 European countries that will emerge as new destinations for outsourcing in 2020:

1. Bulgaria

In 2017, Bulgaria was the 12th most desirable outsourcing location in the world.
Bulgaria's growth as a BPO nation is owed to:

- Having one of the lowest salaries amongst EU nations of around 286.3 Euros per month.
- Availability of workers speaking all major European languages.
- Having a large talent pool of developers with deep technical expertise.
- Top BPOs in Bulgaria – HP, IBM, Sutherland Global Services

2. Romania

Romania was among the fastest growing economies in the EU in 2017 with a 5.7% growth rate. As a result, BPO companies have Romania in their sights for their future expansion.
Romania is currently among the most desirable outsourcing locations in the world.
Romania's growth as a BPO nation is owed to:

3. Fastest internet connection amongst EU countries.
4. 54% of graduates have a background in science and technology.
5. It has the second lowest salary of around 300 Euros per month.
6. Top BPOs in Romania – Genpact,
7. Accenture, Wipro

8. Albania

Albania's growth as a BPO nation is owed to:

- A good management of the pandemic situation
- A young and skilled workforce
- Albania as a growing tech-hub
- Developing economy with low employee costs
- Top BPOs in Albania are: Fiber, Teleperfomance, IDS, AlbaCall, ASSIST

8.2 New threats

25 years ago, BPO was synonymous with call centers. This outdated notion has been replaced with internal business functions like accounting, human resources, web design, coding, and other tasks. A considerable chunk of BPO organizations is investing in new technologies in their supplying countries. Due to increasing levels of skilled work, 52% of businesses are concerned about a skill shortage in the BPO industry according to Time Doctor.[9]

[9] https://biz30.timedoctor.com/business-process-outsourcing-industry/

Demand in high-skill operations is due to the industry's need to reduce prices for routine services. High competition has forced BPOs to invest in lower costing alternatives such as AI and automation. The threat of losing low skilled workers to automation has compelled governments as well as business leaders to educate their workforce to meet these demands.

As a result of this, BPO companies like Capgemini have made it their mission to impart more skills to their current employees. Capgemini is investing in solutions like training and development as they plan to re-skill around 45,000 existing employees to prevent loss of labor due to automation.

8.3 Conclusion

Business Process Outsourcing (BPO) is a dynamic industry and has been proposing and implementing disruptive solutions to various business problems in the global market. While its recognition is mostly attributed to the cost efficiency advantage, there is so much more to consider regarding its development in the late years like: the contribution in closing the skills gap in various markets, involvement and advancement in the latest technology trends such as AI and automation, and high job placement rates.

Business Process Outsourcing is constantly helping toward the challenges that threaten the economic welfare in the world.

Albania has joined the cause and is emerging as one of the preferred destinations to outsource services in the late years.

Despite its potential to provide qualitative outsourcing services to the global market, there is still much work to be done to be able to strongly position itself and raise awareness of the Albanian outsourcing industry in the outsourcing industry in the UK market. Investments need to be properly allocated in order to have the desired outcomes.

9. Deliverables

9.1 Brochures
9.2 Internal Studies and Dashboards
9.3 External Statistics of the market
9.4 Full market survey report that can be disseminated

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