**Business Process Outsourcing: Scapegoat or Sea Change?**

Richard Welke  
Director, Center for Process Innovation  
J. Mack Robinson College of Business  
Professor, CIS Department  
423 RCB  
rwelke@gsu.edu

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**What is a “business process?”**

Def’n: A collection of interrelated works tasks, initiated in response to an event, that achieves a specific result for the customer of the process

**Examples:**

<table>
<thead>
<tr>
<th>Account management</th>
<th>Manufacturing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advance planning &amp; schedule</td>
<td>Manuf. capability development</td>
</tr>
<tr>
<td>Advertising</td>
<td>Market research &amp; analysis</td>
</tr>
<tr>
<td>Assembly</td>
<td>Market test</td>
</tr>
<tr>
<td>Asset management</td>
<td>Materials procurement</td>
</tr>
<tr>
<td>Benefits administration</td>
<td>Materials storage</td>
</tr>
<tr>
<td>Branch operations</td>
<td>Order dispatch &amp; fulfillment</td>
</tr>
<tr>
<td>Budget control</td>
<td>Order management</td>
</tr>
<tr>
<td>Build to order</td>
<td>Organizational learning</td>
</tr>
<tr>
<td>Call center service</td>
<td>Payroll processing</td>
</tr>
<tr>
<td>Capacity reservation</td>
<td>Performance management</td>
</tr>
<tr>
<td>Capital expenditures</td>
<td>Physical inventory</td>
</tr>
<tr>
<td>Check request processing</td>
<td>P &amp; R &amp; resource allocation</td>
</tr>
<tr>
<td>Collateral fulfillment</td>
<td>Post-sale service</td>
</tr>
<tr>
<td>Collections</td>
<td>Problem resolution management</td>
</tr>
<tr>
<td>Commissions processing</td>
<td>Process design</td>
</tr>
<tr>
<td>Compensation</td>
<td>Procurement</td>
</tr>
<tr>
<td>Component fabrication</td>
<td>Product data management</td>
</tr>
<tr>
<td>Corporate communications</td>
<td>Product design &amp; development</td>
</tr>
<tr>
<td>Credit request/authorization</td>
<td>Product/brand management</td>
</tr>
<tr>
<td>Customer acquisition</td>
<td>Production scheduling</td>
</tr>
<tr>
<td>Customer inquiry</td>
<td>Procurement</td>
</tr>
<tr>
<td>Customer requirements</td>
<td>Product data management</td>
</tr>
<tr>
<td>Customer self-service</td>
<td>Product design &amp; development</td>
</tr>
<tr>
<td>Customer profitability</td>
<td>Projects/brand management</td>
</tr>
<tr>
<td>Design planning</td>
<td>Production scheduling</td>
</tr>
<tr>
<td>Distribution</td>
<td>Project management</td>
</tr>
<tr>
<td>APM</td>
<td>P &amp; R &amp; resource allocation</td>
</tr>
<tr>
<td>Facilities management</td>
<td>Post-sale service</td>
</tr>
<tr>
<td>Financial planning</td>
<td>Problem resolution management</td>
</tr>
<tr>
<td>Financial close/consolidation</td>
<td>Process design</td>
</tr>
<tr>
<td>Hiring/orientation</td>
<td>Procurement</td>
</tr>
<tr>
<td>Installation management</td>
<td>Product data management</td>
</tr>
<tr>
<td>Integrated logistics</td>
<td>Product design &amp; development</td>
</tr>
<tr>
<td>Internal audit</td>
<td>Product/brand management</td>
</tr>
<tr>
<td>Inventory management</td>
<td>Projects/brand management</td>
</tr>
<tr>
<td>Investor relations</td>
<td>Procurement</td>
</tr>
<tr>
<td>Invoicing</td>
<td>Procurement</td>
</tr>
<tr>
<td>IT service management</td>
<td>Product data management</td>
</tr>
<tr>
<td>Knowledge management</td>
<td>Product design &amp; development</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>Projects/brand management</td>
</tr>
<tr>
<td>Manuf. capability development</td>
<td>Procurement</td>
</tr>
<tr>
<td>Program management</td>
<td>Procurement</td>
</tr>
<tr>
<td>Promotions</td>
<td>Program management</td>
</tr>
<tr>
<td>Property tracking/accounting</td>
<td>Procurement</td>
</tr>
<tr>
<td>Proposal preparation</td>
<td>Project management</td>
</tr>
<tr>
<td>Publicity management</td>
<td>Projects/brand management</td>
</tr>
<tr>
<td>Real estate management</td>
<td>Procurement</td>
</tr>
<tr>
<td>Recruitment</td>
<td>Procurement</td>
</tr>
<tr>
<td>Returns &amp; depot repair</td>
<td>Procurement</td>
</tr>
<tr>
<td>Returns management</td>
<td>Procurement</td>
</tr>
<tr>
<td>Quality control</td>
<td>Procurement</td>
</tr>
<tr>
<td>Sales channel management</td>
<td>Procurement</td>
</tr>
<tr>
<td>Sales commission planning</td>
<td>Procurement</td>
</tr>
<tr>
<td>Sales cycle management</td>
<td>Procurement</td>
</tr>
<tr>
<td>Sales planning</td>
<td>Procurement</td>
</tr>
<tr>
<td>Service agreement management</td>
<td>Procurement</td>
</tr>
<tr>
<td>Service delivery</td>
<td>Procurement</td>
</tr>
<tr>
<td>Service fulfillment</td>
<td>Procurement</td>
</tr>
<tr>
<td>Service implementation</td>
<td>Procurement</td>
</tr>
<tr>
<td>Shipping</td>
<td>Procurement</td>
</tr>
<tr>
<td>...</td>
<td>Procurement</td>
</tr>
<tr>
<td>Zero-based budgeting</td>
<td>Procurement</td>
</tr>
</tbody>
</table>
Slicing and dicing

Functions
- Finance
- Accounting
- Marketing
- Legal
- HR
- Facilities
- Logistics
- Industry specific

Services
- IT services
- Software Dev
- Call centers
- Transaction
- Professional

Sectors
- Manufacturing
- Technology
- Financial services

Slicing and dicing II

BLS Job Categories

Functions
- Finance
- Accounting
- Marketing
- Legal
- HR
- Facilities
- Logistics
- Industry specific

Services
- IT services
- Software Dev
- Call centers
- Transaction
- Professional

Process thread
### Menu of possibilities (1)

#### Customer related

<table>
<thead>
<tr>
<th>Support</th>
<th>Marketing</th>
<th>Sales</th>
<th>Tech support</th>
<th>Analytics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer service Billiing query Order taking Account activate New customer Complaints</td>
<td>Outbound email Telemarketing Surveys and polls Inbound email Campaign mg’t Customer winback</td>
<td>Inbound sales Outbound sales Web chat Product inquiries Returns processing</td>
<td>Data verification Application updates Help desk Problem resolution</td>
<td>Profit analysis Quality audit Reporting Complaint analysis</td>
</tr>
</tbody>
</table>

#### Finance & accounting related

<table>
<thead>
<tr>
<th>Transactional</th>
<th>Ledger</th>
<th>Financial</th>
<th>Reporting</th>
<th>Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts receivable Accounts payable Expense reimburs Payroll Credit management</td>
<td>Fixed asset acct’g General ledger Reconciliations Bookkeeping</td>
<td>Financial analysis Manag’t acct’g Cost acct’g Budget &amp; forecasts Capital planning Cash management</td>
<td>Statements Consolidations Variance analysis External reporting Audit support Q/Y-E reporting</td>
<td>Internal audit Unemployment Quarterly/Y-E Foreign exchange Sales/VAT Payroll Multi-jurisdiction</td>
</tr>
</tbody>
</table>

### Menu of possibilities (2)

#### Human Relations

<table>
<thead>
<tr>
<th>Compensation</th>
<th>Benefits</th>
<th>Employee</th>
<th>Workforce</th>
<th>Analytics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll Time and attendance Stock options Payroll taxes</td>
<td>Health Retirement Planning Leave tracking Benefits terminate</td>
<td>Development Communications Records Training admin. Labor management Training solutions</td>
<td>Selection Recruiting Application vetting Relocation Terminations</td>
<td>Planning Compensation Labor markets Career progression</td>
</tr>
</tbody>
</table>

#### Transaction Processing

<table>
<thead>
<tr>
<th>Order entry</th>
<th>Claims</th>
<th>Credit card</th>
<th>Legal</th>
<th>Transcription</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales order entry Product config. Reconciliation Quotations Bids</td>
<td>Loan processing Vendor payments Accounts payable Benefits admin Expense reimburse</td>
<td>Check processing Credit management Collections Credit card xact’s Debit card xact’s</td>
<td>Trademark Patent filing Class action mg’t</td>
<td>Medical Medical records Legal Court Translation</td>
</tr>
</tbody>
</table>
What’s being outsourced

What’s being outsourced today?

- Transportation
- Real Estate and Physical Plants
- Information Technology
- Manufacturing
- Marketing and Sales
- Human Resources
- Distribution and Logistics
- Finance
- Management
- Customer Service
- Administration

Source: Aquent Survey

Currently Considering

Large Co’s.

Small Co’s.

Source: Outsourcing Institute
How BPO’s view segmentation

- Bundled services provider
  - Services that include IT and outsourcing solutions
  - TCS, Accenture, IBM GS, CSC

- Service line expert
  - Group of related services such as HR, F&A; services for a particular industry
  - Exult, ACS, Mellon HR

- Process expert
  - Process lines such as contact centers, helpdesks
  - Convergys, Teletech, Citigroup

- Bulk Task-based Service Provider
  - Simple transaction services such as credit card and payroll processing
  - ADP, First Data, TSS

Source: Tata Int’l

Levels of complexity

- Research Services
  - Content development
  - Product design services
  - CAD / CAM services

- Knowledge Services
  - Customer analytics
  - Portfolio & risk management
  - Equity research

- Back Office
  - Fin. & Acctg., HR, Procurement shared services
  - Technology support

- Contact Services
  - Inbound customer relations & helpdesk
  - Outbound telemarketing
  - Collections

- Data Processing
  - Basic data entry
  - Transaction processing
  - Document management

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Service migration paths

- Joint Venture
- Offshore Contractor
- Offshore Operations
- Offshore Subsidiary

Supply Chain becomes Service Chain

Shared Services

Illustrating the complexity

And, the irony ...

- I have disturbed... (Cartoon)
- To learn what’s happening in business, I read ‘Dilbert’...
- Should I be our sourcing to India?
- Who’s tracted... (Cartoon)
2nd Generation outsourcing models

Relationship Structure

- Pure Contract Outsourcing (TATA, WIPRO)
- Joint Venture (collaborative)
- Completely Owned Subsidiary (GE, AMEX)

Global Delivery Model
- Onsite
- Hybrid Model
- Offshore

Build-Operate-Transfer Model

Global Shared Services Model

Onsite onshore
Offsite in same country
Offshore in foreign country

Geographic Location

Scope migration

Increased process understanding

Increased outsourcing capability

Standardization → Commoditization

e.g. HR

Outsourcing operation

BA1

Offshore Outsourcing

BA1

e.g. Travel

Outsourcing operation

BA1

Offshore Outsourcing

BA1

Increased outsourcing capability

Increased process understanding

Standardization → Commoditization

e.g. Travel claims

Outsourcing operation

BA1

Offshore Outsourcing

BA1

Increased outsourcing capability

Increased process understanding
**BPO drivers**

**Industry**
- Globalization of business
- Increased competitive pressures
- Change in customer service expectations
- Shorter windows of opportunity

**Service Delivery**
- Complexity of services
- Standardization of processes (TQM, 6σ)
- Increased service standards
- Cost management
- Changing technology

**Business**
- Demand for shareholder value
- Focus on core competencies
- Decrease response to market
- Increased customer-market focus
- Agility to counter competition
- Agile response to changing demand

**Transaction costs**
- Near-zero cost digital coordination and delivery
- 5-10X labor cost differential & 24X7 (offshore)
- Experienced contractors
- Bundled services

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**Reasons given by sector**

**Benefits**
- Reduce/control operating costs
- Improve company focus
- Increase access to world-class capabilities
- Free resources for other purposes
- Accelerate change
- Reduce time to market
- Share risk
- Achieve world-class standards
- Function difficult to manage internally

**Barriers**
- Loss of control
- Proprietary nature of information (e.g. financial)
- Organizational resistance
- Questionable performance
- No outsourcing experience
- Inadequate planning
**Attributes of offshored jobs**

- No face-to-face servicing requirement
- High information content
- Work process is “telecommutable”
- High wage differential with similar occupation in destination region
- Relatively low set-up barriers
- Low social networking requirement

Based upon these criteria, a study by the UC-Berkeley Fisher Center’s Real Estate and Urban Economics group estimates:

13 Million jobs in the US are candidates for offshoring

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**ROI – Information technology**

Typical IT Scenario

Annual cost per programmer (US $ 000s)\(^1\)

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>100+</td>
<td>150</td>
<td>80</td>
<td>40</td>
<td>30</td>
<td>20</td>
<td>50</td>
</tr>
</tbody>
</table>

A 100 person Indian software development team can result in $6M savings per year

Run rate savings are often 50%+ with overall net savings of 30%

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\(^1\) Fully loaded cost including salary, benefits, space, and overhead costs like transportation, cafeteria
ROI – Selected business processes

Typical Customer Care Scenario
Annual cost per Rep (US $ 000s)

- Onsite Employee: 50
- Nearshore Resource: 30
- Offshore Resource: 10

Run rate savings are often 50% +
with overall net savings of 30%

Typical F&A Scenario
Annual cost per employee (US $000s)

- Onsite Accountant: 80
- Nearshore Resource: 40
- Offshore Resource: 15

Run rate savings are often 50% +
with overall net savings of 30%

Comparative Hourly Wages

<table>
<thead>
<tr>
<th>Occupation</th>
<th>US Wage</th>
<th>India Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone operator</td>
<td>12.57</td>
<td>&lt; 1.00</td>
</tr>
<tr>
<td>Health record tech</td>
<td>13.17</td>
<td>1.50 – 2.00</td>
</tr>
<tr>
<td>Payroll clerk</td>
<td>15.17</td>
<td>1.50 – 2.00</td>
</tr>
<tr>
<td>Paralegal</td>
<td>17.86</td>
<td>6.00 – 8.00</td>
</tr>
<tr>
<td>Accountant</td>
<td>23.35</td>
<td>6.00 – 15.00</td>
</tr>
<tr>
<td>Financial analyst</td>
<td>33-35.00</td>
<td>6.00 – 15.00</td>
</tr>
</tbody>
</table>

Source: Fisher Center for Real Estate & Urban Econ.

Offshore destination factors

<table>
<thead>
<tr>
<th>Location attractiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Infrastructure</td>
</tr>
<tr>
<td>Communications</td>
</tr>
<tr>
<td>Other basic infrastructure</td>
</tr>
<tr>
<td>Country risks/FDI incentives</td>
</tr>
<tr>
<td>Attractive incentives</td>
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<tr>
<td>Political environment</td>
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<tr>
<td>Time zone attractiveness</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>People attractiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality</td>
</tr>
<tr>
<td>Cost</td>
</tr>
<tr>
<td>Type of skills</td>
</tr>
<tr>
<td>English language</td>
</tr>
</tbody>
</table>

Size of circle indicates quantity of knowledge workers

GE - Offshoring poster child

GE Installs first hydro-electric plant in India

Jack Welch declares 70% outside - 70% offshore - 70% in India policy for technology work

Med systems, appliances, plastics lighting form JV’s with local cos.

20K+ employees in India (2003)

Net: $340M annual savings

Global Development Centers
Global Engineering Centers
GE-owned technology centers
GE-owned call centers
GE-owned financial processing

IGE established to sell GE products & services in the region

GE capital establishes wholly-owned financial services co.

1902
1930
1992
1993
2003

Offshore predictions (1)

Financial services
- AT Kearney: 8% of all FS jobs offshored (500K jobs) in banking, insurance, brokerage by 2008
- Gartner: FSP’s IT outsourcing 9% CAGR 2001-06
- Deloitte: $356 Billion of costs for FS relocated offshore in next five years (two million jobs)

IT Services
- IDC: Offshoring will rise from 5 to 23% of all IT services by 2007
- Gartner: Based on ITAA’s 2003 count of 10.3M IT practitioners in the US, 500,000 IT jobs may go offshore from the US by 2004
- Brunswick UPS: Russian offshore application development market will exceed $1 billion by 2005
- Yankee Group: Yankee Group predicts world-wide IT outsourcing will grow 10-12% annually ($273.9 billion by 2006)

HR
- Baird: Growing at 10% CAGR reaching $55B by 2005 (currently at 5% of total HR spend); 509 offshoring transactions between 1997 & 2003
Offshore predictions (2)

Call centers
- Call Center Consortium: Call center industry employs six million people or 4% of the U.S.’s 143 million civilian labor force
- Datamonitor: India call center employment growth
- PriceWaterhouseCooper: Canada’s contact center sector had 4,000 centers in 1995 and has 13,500 in 2002 continuing to grow at a rate of 20 percent annually for the next three years

Health care
- New Horizons: Currently ~ 200 medical transcription firms employing around 6,000 transcribers; potential for employment of 45,000 transcribers by 2008
- McKinsey: Healthcare administration costs estimated to be $350 billion; IT-enabled services in healthcare would bring in revenues of $4.6B to India by 2008
- IDC: Total value of the integration and outsourcing market for the healthcare industry is anticipated to be over $31 billion by 2004

Offshore predictions (3)

General
- NASCOM: The ITES (IT Enabled Services) /BPO (Business Process Outsourcing) market is likely to touch $142bn (in India) in 2009 (against the current cost of US$532bn for these services); difference of $390bn represents net saving to the US economy
- Forrester: By 2015, some 3.3 million U.S. jobs and $136 billion in wages will transfer offshore to countries such as India, Russia, China and the Philippines
- IDC: Expects the BPO market to rise 11%, to $860 billion in 2004; by 2006, the market is likely to hit $1.2 trillion
- Gartner: Worldwide BPO market will grow at a compound annual rate of 9.2% over the next few years, reaching $178.5 billion by 2005; financial services will account for 33% of the total
- Yankee Group: BPO would grow 12-20% annually to $500 billion by 2006
The pipeline

Current outsourcing contracting under consideration

- Assessment: 57%
- RFP: 10%
- Selection: 12%
- Governance: 22%

Of those organizations considering outsourcing of services, over two-thirds haven't yet done so.

CFO Magazine and AMR Research found that 68.3% of companies (all sizes) already outsource some business processes; 63.6% expect to do more.

Some news quotes

**Accenture Ltd** said it planned to more than double its staff in India to 10,000 people in 12 to 14 months, taking advantage of relatively low wages paid to software engineers in the country.

**Dell Computer** will no longer route its corporate customers (85%) to a technical support call center in Bangalore, India due to complaints by customers.

Swedish outsourcing companies are experiencing difficulties in competing with large U.S. firms. Outsourcing deals take considerable time to sew together with quite a number of people involved. Investment figures per deal are worth around 700,000 to well over a million dollars for potential suppliers.

The majority of enterprises in Europe deploying application outsourcing are German, according to a recent survey by Business Communications Review International; Only BPO activity which very popular in France is payroll management.
Not just a “U.S. thing”

Some European predictions

Call Centers
- Datamonitor: Outsourced call center agents in Europe has risen from 58,000 in 1998 to a projected 127,000 by 2003

Financial services
- Nelson Hall (UK): Life and pensions BPO market is currently estimated at around £5bn, versus £500m five years ago
- Amicus (UK): 200,000 finance sector jobs will be lost in Britain by 2008
- Deloitte: 33% of the globe's major financial institutions are already utilizing offshore outsourcing; 75% reporting they will be doing so in the next 24 months

General
- Booz-Allen Hamilton: Worldwide the outsourcing trend is growing at a CAGR of 25%
- Gartner: 75% of European enterprises and the largest medium-sized companies will consider offshore services by end-2004 (Britain currently leads Europe)
- UK companies potential to source 46% more than current levels (2008) – if they do UK’s historic 28% productivity gap with its main global competitors could be cut by 10%
Worldwide predictions

Outsourcing Industry Growth

<table>
<thead>
<tr>
<th>Category</th>
<th>2001</th>
<th>2008</th>
<th>CAGR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Onshore &amp; shared services</td>
<td>3,304</td>
<td>3,364</td>
<td>1.5%</td>
</tr>
<tr>
<td>Offshore outsourcing</td>
<td>17</td>
<td>164</td>
<td>38%</td>
</tr>
<tr>
<td>Captive offshoring</td>
<td>35</td>
<td>182</td>
<td>26%</td>
</tr>
</tbody>
</table>

CAGR (2003 - 2008)

Source: Tata

Legislative anti-offshoring agendas

1. Colorado - Senate: 04-169 and 04-170
2. Connecticut - process of reintroducing; was no. 644
3. Georgia - House: 1281
4. Indiana - House: 1101
5. Kansas - House 2524
6. Maryland - House: HB183 or HB176
7. Minnesota - House - 1816
8. Missouri - Senate - 1029
9. Nebraska - LB1223
10. New Jersey - Senate: 494
11. New York – Assembly: A09567
12. North Carolina – Senate: 991
13. South Carolina – House: 4434
14. Vermont – House: 647 and 702
15. Washington – House: 3623 and 3686
16. Wisconsin – Senate: 389 (re-introduced from previous year)

Range from limiting offshored call centers in government to penalizing businesses for outsourcing-related job losses

Source: Stella Hopkins, The Charlotte Observer

A BILL to amend Chapter 4 of Title 50 of the Official Code of Georgia Annotated, relating to general provisions relative to the organization of the executive branch, so as to provide that no state agency shall enter into a contract with a private entity for the provision of services if any such services will be performed outside the geographical boundaries of the United States; and for other purposes.
Impact of two state initiatives

New Jersey
- New Jersey’s Department of Human Services awarded a seven-year Call Center Outsourcing contract to Arizona-based eFund
- eFund changed its call center from Green Bay to Bombay
- Began the legal debate (NJ Senate Bill #1349)

Indiana
- Contract between Tata International and State Department of Workforce cancelled
- Tata’s “winning” bid of $15.2M was $8M less than two competitors: Accenture and Deloitte Consulting

Is Georgia next?
- Georgia’s Department of Human Resources pays Citicorp ~$8 million/yr. to manage phone inquiries from the state's 438,000 food stamp recipients
- Citicorp outsources the work to an Indian call center that handles roughly 1.7 million calls annually from Georgians

Secondary effects of offshoring

Decreased demand for office space
- Forrester’s 3.3M job loss estimate would translate into 500-800M sq.ft. of office space
  - Amount of currently vacant office space in the U.S.

Regional effects
- High-cost regions (e.g. California) have been outsourcing to lower cost areas (e.g. Atlanta) for some time
- Atlanta region may be more susceptible to having these jobs be “re-outsourced” offshore
A deeper corporate issue?

AMR Research findings: Companies that practice process standardization efforts:
- Decrease organizational performance in eras of technological change
- Stunt organization’s ability to take advantage of internally generated opportunities
- As short-term (cost-reduction) effects achieved, greater application is made
- Organizational innovation lost


TQM, CMMI, Six Sigma, Lean, process standardization efforts, Sarbanes-Oxley

Organization

BA1 BAn

Standardized process

BA1 BAn

Outsourcing operation

BA1 BAn

Offshore Outsourcing

BA1 BAn

(CMM Level 5)

Shared “Best Practices” permit wide adoption

Applied to

A way forward?

Business Process Innovation

BA1 BAn

Process Innovation
- Process redefinition
- Process redesign
- Digital enablement
- Sense-and-respond
- KW empowerment
- Intrapreneurship

These are not offshorable skills

Outsourced/Offshored

Standardized process

BA1 BAn

Outsourcing operation

BA1 BAn

Offshore Outsourcing

BA1 BAn

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BPO: scapegoat or seachange?

The End