

CONNEXION

Aug-Sept 2013

steering telecom ahead



**MOBILE
FINANCIAL SERVICES
CHANGING
SOCIO-ECONOMIC
LANDSCAPE**



CONTENTS

From the Desk of Editor	01
Did You Know?	02
Cover Story: Mobile Financial Services Changing Socio-Economic Landscape	03
Viewpoint: CEO of Robi Axiata Limited	05
ADF 10 Concludes with Renewed Call for Special Attention on Rural Areas in Developing Nations	07
CSR Activities and Social Contributions: Teletalk Honors the Wounded Freedom Fighters and Family Members of Martyred Freedom Fighters	08
Interview: Secretary General, Asia Pacific Telecommunity	09
Numbers & Analysis	10
AMTOB Activities	10
AMTOB Members' Activities	11

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Bangladesh has finally opened a new horizon through the auction of long awaited Third Generation (3G) mobile technology as four mobile network operators-Airtel, Banglalink, Grameenphone and Robi bought spectrum at the auction to launch the services. However, state-owned Teletalk has been offering the service under a commercial trial since last year.

Mobile Financial Service (MFS) is gradually gaining momentum in the country. It has brought ease to the commoners to meet their basic need of financial transactions.

MFS solution, started by mobile operators in partnership with the local banks, is helping to address the problem. The service has gained fast popularity for its accessibility and affordability and is providing an alternative to regular bank accounts to some 3 million Bangladeshis.

The positive impact of mobile telecom industry on sustainable national economic growth is enormous. The country's mobile ecosystem is contributing to Gross Domestic Products (GDP), employment creation, community development as well as to increasing tax revenues. Mobile telephony has evolved as a crucial tool to how businesses function, by integrating the positive effects of connectivity in a largely untapped developing economy.

The industry had created 1.5 million direct and indirect employment opportunities in Bangladesh. The potential for further growth is linked to the trajectory of mobile telecom growth, in line with trends in the Asia Pacific where mobile ecosystem is projected to create 16 million jobs across the region.

However the growth is thwarted by prohibitive taxes, high licensing and other fees, and tough competition. Bangladesh enjoys the lowest tariff for mobile communication in the world which provides affordable services to millions of underprivileged Bangladeshis and contributes to the growth factor. Simultaneously, low tariffs mean difficulty in achieving sustainability for the operators, which threatens the thriving of the industry.

Recently at a discussion, five specific reasons, including high taxes, lack of transparency, stability in regulations, lengthy process for regulatory work and problem in spectrum management have been identified to avert the foreign direct investment in the country's telecoms sector.

The telecom operators yet do not clearly know the details of the telecom act which was formulated in 2010. An exorbitant 60% of the telecom sectors' yearly revenue is absorbed by the government in the form of taxes and levies.

On spectrum management, the government adheres more importance to the issuance of licenses over the effective usage of natural resources. Change in such perception will stimulate positive impact on spectrum allocation.

Bangladesh Telecommunication Regulatory Commission (BTRC) in cooperation with Asia Pacific Telecommunity (APT) organized a three-day conference of 10th Asia Pacific Telecommunication and ICT Development Forum (ADF-10) to provide a platform for congregating the policymakers, regulators and other relevant officials from the region on issues of common concern with special attention on the rural areas in the developing countries.

There is one piece of good news to share-Bangladesh has been elected to lead as chair country of ADF for the next two years. Md. Giashuddin Ahmed, Vice Chairman of Bangladesh Telecommunication Regulatory Commission, will chair the forum. AMTOB members congratulate Md. Giashuddin Ahmed for this well-deserved prestigious acknowledgement.

T I M Nurul Kabir

ABOUT AMTOB

Association of Mobile Telecom Operators of Bangladesh (AMTOB) is a national trade body representing all mobile telecom operators in Bangladesh. AMTOB has emerged as the official voice of the Bangladesh mobile industry to interact with relevant government agencies, regulators, financial institutions, civil society, technical bodies, media and other national & international organizations. It provides a forum to discuss and exchange ideas between the stakeholders and the industry actors for the development of mobile telecom industry through public private dialogue. AMTOB facilitates an environment which is conducive for its members and industry stakeholders with a view to establish a world class cellular infrastructure for delivering benefits of affordable mobile telephony services to the people of Bangladesh to bridge the digital divide.

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Member of AMTOB Executive Council &
Managing Director of Teletalk Bangladesh Limited

DID YOU KNOW?

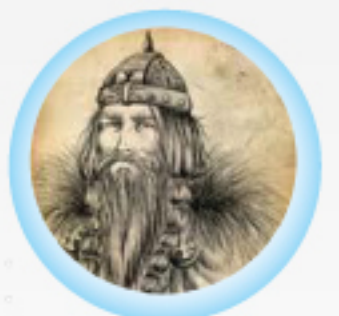
The first mobile telephone call was made on April 3, 1973 by **Martin Cooper**, who is known as "**the father of the cellphone**".



Mobile phone texting was first introduced 21 years ago. Neil Papworth, a 22-year-old software programmer from Reading, sent the **first message** when he wished his friend Richard Jarvis of Vodafone: "**Merry Christmas**." At the time mobile phones didn't have keyboards so it was sent via personal computer.



Bluetooth, the wireless communication standard was named after **Harald Bluetooth**, a tenth century king.



Wearing headphones for just an hour will increase the bacteria in your ear by **700 times**.



There's a ringtone that older people can't hear! The **Mosquito ring tone**. It emits a tone that is outside the hearing range for most people over the **age of 30**.



Telephones didn't ring when they were first invented! The only way to know if someone was calling was to **pick up the telephone and listen!** The first person to come out with this (ringer) technology was **Thomas Watson**, **Alexander Graham Bell's assistant**. He came up with the idea of including a ringer with each phone, so that a person could indicate that s/he is calling someone.



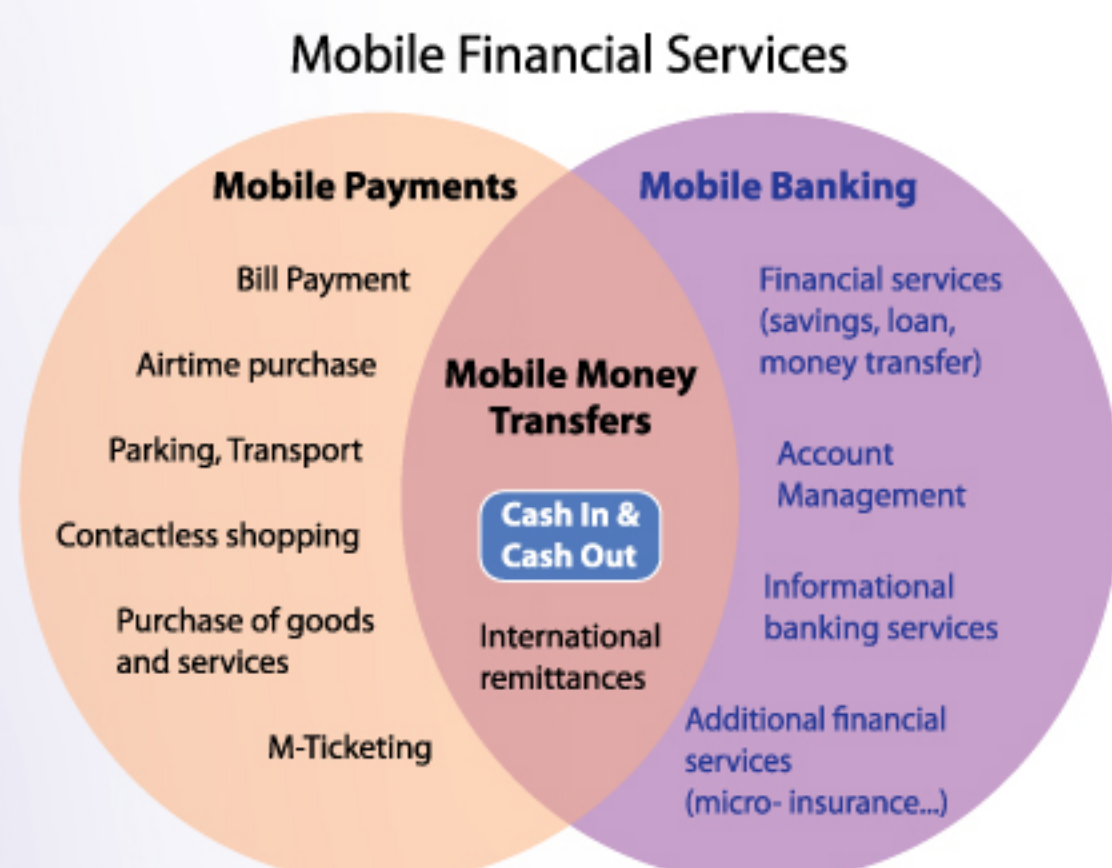
MOBILE FINANCIAL SERVICES CHANGING SOCIO-ECONOMIC LANDSCAPE

Like many successful services offered by Mobile Network Operators, mobile banking is yet another success story for the country. Since its inception, mobile banking is gaining ground among the people of the country.

Mobile money is a sustainable, scalable approach to providing convenient and affordable financial services to the unbanked. More than one billion customers in developing markets have access to mobile phones, but do not have formal bank accounts.

Scope of Mobile Payments in Bangladesh

- 9.5% people of Bangladesh have active bank accounts
- 89.5% people are deprived of formal banking or financial services.
- Banks cannot serve them because of the coverage limitations.
- As MNOs have network throughout the country, mobile payments may operate from every corner of the country



Mobile Financial Services

Financial matters worry us every day: sending money home, paying bills on time, carrying cash safely and so on. Now with the advancement of science and technology, banking and telecommunications come together to bring the

solution to ones' fingertips—the easiest way of sending or receiving money instantly on mobile.

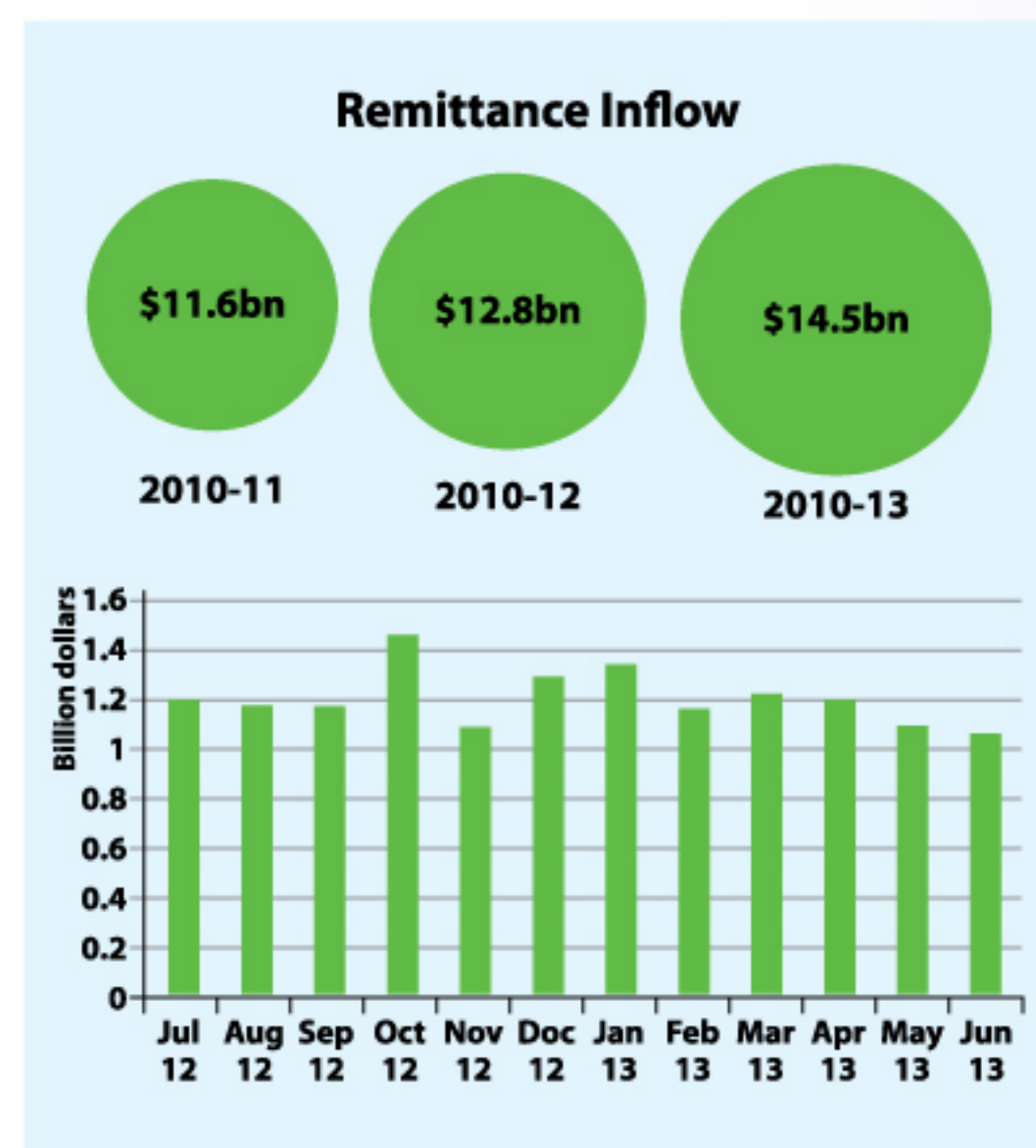
Mobile payment has the opportunity to serve a substantial number of people of Bangladesh for their financial management development due to lack of their access to formal banking channels. Mobile payment can encourage this community to have savings for emergency, thus provide the central bank with healthy liquidity in the financial system.

The mobile banking is gradually gaining popularity in the country due to its easy transaction procedure, facilitating rural people as well as the readymade garments workers to avail the comparatively new services. Financial transaction through this vehicle has been increasing by 20 percent per month.

Mobile Banking Helps Tap Remittances

Bangladesh received its highest-ever annual remittance of about USD 14.5 billion in the fiscal 2012-13 as expatriate Bangladeshis sent home their hard-earned money through formal channels.

The remittance grew by 12 percent over the same period last fiscal year when it was USD 12.8 billion, registering 10 percent growth from USD 11.6 billion of fiscal 2010-11.



Bangladesh Bank, the central bank, attributed the rise in remittance inflow to non-resident Bangladeshis who have chosen the formal banking channel. Mobile banking also played a significant role. Bangladesh's foreign missions are playing active role in encouraging non-resident Bangladeshis (NRBs) to send remittance through formal channels. Previously, overseas workers used to send money home via informal channels such as hundi.

The total number of transactions through mobile banking was more than 15 million, worth BDT 36.4 billion in April, as

compared to about 14 million worth BDT 33.3 billion in March. The central bank hopes that the remittance inflow will continue to go up in the coming days.

Most of the workers of Bangladesh who migrated abroad are working in the Middle East countries such as Saudi Arabia, UAE, Qatar, Oman and Bahrain. There is hardly a country where Bangladeshi workers are not present.

The growth in remittances, the second biggest foreign currency earning sector after exports, gives a much needed cushion to the government to face a rising pressure on the country's balance of payments (BoP).

Mobile Financial Services: Current Scenario

Mobile Banking has gained an appreciable momentum over a much shorter span of time. An approximate 1 lakh outlets offer Mobile Banking Services to more than 6 million clients, relishing its multifarious services. According to a Bangladesh Bank data, a volume of BDT 121.25 Crore totaling 450,000 transactions occur per day through mobile banking services. Bangladesh Telecommunication Regulatory Commission (BTRC) has set the charge at 2 percent for each transaction, cash-in or cash-out purposes and minimum BDT 5.00 for the lowest amount of mobile transaction.

The hassle free charm of mobile banking at an affordable cost fascinates the unbanked community to opt for it. Bangladesh Bank has confirmed its nod to 26 banks to launch the service of which only 18 have accomplished it till date.

Using mobiles for check-in at hotel, airport and other venues, airline flight embarkation, bill payment etc. is becoming popular globally. Contactless near field communication (NFC) technology is used for this purpose to make the cellphone function as a mobile wallet or electronic ID. Presently these services are not available in Bangladesh and the mobile companies and relevant authorities may explore the possibilities of introducing them to benefit the end users.

MFS-A Vital Propeller of GDP

Mobile financial services began with the aim to spread banking services among poor people and to help rural people to receive remittances from expatriate relatives securely and without trouble. Mobile banking has to expand more to ensure inclusive growth. Economy of the country will advance immensely if people are brought under mobile banking service. Mobile banking service is more suitable for the huge working class to avail than that of traditional banking services. This has already been proven.

There are reasons to believe that the application of technology in the banking sector will play a significant role in cutting poverty and ensuring welfare of the marginalized people. Mobile banking grew at a faster pace, proving that it is more useful than that of the formal banking.

The significance of remittance is increasing with

progressive intensity for enriching the foreign currency reserve and consequently boosting economic growth through strengthening of current account balance. Recipients of remittances rely on it for living expenses, education, housing, health care and investment which eventually lead to the alleviation of poverty. Implication of remittance is of critical importance to the GDP of the developing countries since it constitutes the most significant source of external finance.

MFS-Challenges

The deployment of the mobile financial services was purported to include the unbanked community of the country to enjoy the financial services. According to Bangladesh Bank guidelines, a daily ceiling of BDT 10,000 and BDT 50,000 per month has been authorized. Poverty, lack of education and awareness are the major impediments thwarting MFS to make headway, deterring 60 percent of the population accessing the service.

The rampant debate centering the mobile financial services swivels on whether the banks alone should be the only authorized entity to render the service, when the vast majority of the population does not have bank accounts. Bangladesh Bank has always legitimized the banks to be sole service providers of the mobile financial services without paying a heed to the pleas from the Mobile Network Operators costing the magnitude of progress of MFS when compared with other developing countries.

The uproar of the telecommunication revolution has echoed through all the corners of the country. The goal of MFS is the inclusion of the unbanked into the formal banking sector which is instrumental in lowering cost, increasing efficiency and raising productivity across the banking system. Even in shackles the industry, despite all the obstacles, has never ceased to stun its beneficiaries with its astounding marvels. The inclusion of the unbanked community through mobile banking is yet another instance which consolidates our stance as the change maker of the nation. The evolution of technological innovation is evident from the ubiquity of mobile phones and services across the entire nation.





Michael Kuehner
Chief Executive Officer
Robi Axiata Limited



Robi is ready with solutions to ignite the power within every Bangladeshi. We design solutions that are intelligent, simple to know, and help people make the most of their potential.

What is the contribution of mobile ecosystem in sustainable development of Bangladesh?

The mobile ecosystem has and continues to contribute significantly towards the development of this country. The mobile industry has generated more than BDT 50,000 crores for the national exchequer since 1996. Currently the industry accounts for almost 10% of the Gross Domestic Product (GDP) and this trend continues to grow. An Asian Tiger Capital (AT Capital) research from 2009 revealed that the industry accounted for 2.3% of economic growth in the country and could potentially contribute as high as 5.8% given proper regulatory and business support.

Our industry has generated more than 700,000 jobs. These jobs were not just simply a creation of much needed income streams but also a scope to build professional capacity. Bangladesh is now a strong job market for thousands of engineers, technicians, marketing and finance professionals, thereby providing them with more opportunities of real employment.

The contribution spreads to training and education in Bangladesh towards the developing world-class leadership attributes, all of which link with sustainable development.

Indirectly mobile services have also brought about sustainable development to local communities. Pockets of the economy are no longer localized by default.

I am happy to say that Robi services have played a big part in the connectivity and socio-economic uplifting of many marginalized communities. We have always deployed considerable focus on the less connected and marginalized local rural communities.

How do you assess Bangladesh's telecom market and its future?

Let me clarify on a common gap of understanding. Today the mobile industry enjoys 65 percent penetration. But given the propensity for multiple SIMs usage unique penetration is really 38-40%. That means there is still an untapped market base in the country.

Most new mobile users are in cash-strapped communities – i.e. cost of the connection, service and handset are real entry barriers. This poses a challenge for the MNOs because lower priced connections or cheaper rates are not sustainable, particularly in a highly competitive market, where we already offer the cheapest tariffs in the world!

Engaging these low-income users will further bring down already low ARPU (Average Revenue Per User).

In this context penetration growth rates are set to slow down.

Globally revenue growth will be coming from data usage. And this will certainly happen in Bangladesh as well.

In order to accelerate and foster usage of data, attractive and useful local content is needed. The future lies in providing better

value with each connection and in the development of attractive content as well as relevant digital service, which in turn will drive data usage.

Bangladesh has a young workforce that is more than capable of taking this nation forward. We have an opportunity to create content that not only engages the current average user, but at the same time increases the user's knowledge base and comfort level thereby stimulating even more engaging and challenging content.

Do you think that a Telecom Road Map/ long term perspective plan is required to support for achieving the Digital Bangladesh?

A Telecom Road Map is essential to achieve a digitally connected Bangladesh. The International Telecommunication Union (ITU) had been consulted by the government in the development of a National Telecom Policy (NTP) draft. This must be dynamic so as to incorporate rigid technology changes.

Adopting the recommendations in the NTP draft could jump start the process of a 'connected' Bangladesh. My expectation is, that NTP will serve as a platform for the future of the industry, not only giving MNOs and their investors a clear picture of what can be expected over

the long run, but also allowing the MNOs to make informed and intelligent investment decisions.

Significant among the ITU recommendations is the push for a consultative regulatory environment where the regulatory and the industry players can work even closer together towards the growth of the sector. This is one area that we hope to see more attention on.

What are the key opportunities and challenges in Mobile Telecom Industry?

The big challenge for MNOs lies in providing affordable connections against the backdrop of subsidizing SIM tax. This particular challenge is even more serious because a) SIM tax subsidies by the MNOs are not deductible as expense on the balance sheet, and b) the high taxation tiers imposed on the industry; both of which threaten sustainability of the business.

Opportunities also lie in the development and marketing of online products and services that users find relevant in their lives. In Bangladesh for example financial services through a mobile network is a growing need, particularly for the unconnected and unbanked rural communities. Another opportunity is creating a platform to access education and educational services. A structured online educational services platform can contribute to the creation of an enlightened workforce.

Bangladesh has a young workforce that is more than capable of taking this nation forward. We have an opportunity to create content that not only engages the current average user, but at the same time increases the user's knowledge base and comfort level thereby stimulating even more engaging, and challenging content.

Robi is offering services already that cater to some needs – we have active mobile banking services with five commercial banks. We offer agriculture and education services to our subscribers through our Robi Krishi Barta and BBC Janala services.

A unique value service for Robi subscribers is e-traffic which allows our subscribers to access the Bangladesh Road & Transport Authority (BRTA) database to cross check vehicle registration and other related vehicle and ownership data, as well as driver license authenticity. Recently we introduced a municipality information service to help our subscribers readily access information on important municipal services across 11 city corporations. We were the first operator to introduce free Robi BIMA insurance services, protecting all our pre-paid subscribers with healthy coverage against a pre-specified monthly usage.

Our way forward lies in a healthy, investment friendly,

predictable business and regulatory environment. To mitigate challenges and make the most of the opportunities, a continuous dialogue with and support from the government is required.

What is your vision for 2013 to 2015?

Axiata, our parent company, is focused on high growth, low penetration emerging markets; its vision is Advancing Asia towards a better, brighter future by bringing affordable connectivity, innovative technology and world class talent to the entire region. We at Robi believe that every Bangladeshi has extraordinary potential. They are not content with limitations and wish to break barriers.

Robi is ready with solutions to ignite the power within every Bangladeshi. We design solutions that are intelligent, simple to know, and help people make the most of their potential.

As a company we believe in empowerment and creating a progressive Bangladesh. One of our contributions towards developing leadership potential in Bangladesh is our Young Talent Program (YTP). YTP challenges graduating students to prove their potential as future leaders through a stringent assessment process.

Successful candidates are picked up by Robi for a rigorous 1-year grooming period, which includes some time working in Malaysia with Axiata, after which they are absorbed into managerial positions.

As we look to the future, we are and will continue to remain closely related with Bangladeshi values. At Robi we are linked at every step with the local culture and traditions and that's how we will evolve and grow together with the country in the years to come.



Robi CEO Michael Kuehner launching 'Easy pay' solution, the first ever top-up kiosk in Bangladesh, at the Robi Walk-in-Centre in Gulshan.



ADF 10 Concludes with Renewed Call for Special Attention on Rural Areas in Developing Nations

A three-day conference of 10th Asia Pacific Telecommunication and ICT Development Forum concluded with a renewed call for bringing together policymakers, regulators and other relevant officials from the region on issues of common concern with special attention on the rural areas in the developing countries.

The conference was organized with a view to providing a platform for governments, regulators, industry players and all stakeholders to discuss ways for development of telecommunication and ICT sectors in the Asia Pacific region.

Bangladesh Telecommunication Regulatory Commission (BTRC) in cooperation with Asia Pacific Telecommunity (APT) organized the event for the first time in the country. Advocate Shahara Khatun, MP, Minister for Posts and Telecommunications inaugurated the program as the chief guest at a Dhaka hotel. Representatives from 17 countries participated in different technical sessions of the event.

Speaking on the occasion as the chief guest, Advocate Shahara Khatun, MP said that the government is firmly committed to do everything possible to facilitate the growth of the telecommunication sector as the sector is a major partner in materializing the vision of "Digital Bangladesh".

"Our government is open to suggestions from different stakeholders to create a win-win situation for all," said the minister.

Mentioning the government's priority on people's access to broadband internet connectivity, the minister said the goal of eliminating "Digital Divide" has long been associated with the distribution of information and communication technology.

"The government will create a friendlier regulatory environment for telecom sector to facilitate faster mobile phone penetration to catalyze the access to information," the minister added.

APT Secretary General Toshiyuki Yamada in his welcome speech lauded the progress of Bangladesh's telecom and ICT sector. He said that the progress in telecom and ICT sector would contribute positively in economic development.

"We APT are continuing our effort to the development of our member countries through organizing workshops, training and seminars," he added.

Sunil Kanti Bose, Chairman of BTRC said that every country has its own kind of problem and the APT is helping the nations to reach their goals.

Currently 98 percent geographic area of the country is under the mobile coverage. The government wants to build a robust telecommunication infrastructure to bring the ICT service to the doorsteps of every citizen.

He hoped that APT would introduce new ICT project for Bangladesh as it is yet to have for the country.

MD. Abubakar Siddique, the telecom secretary said that the government considered the ICT sector as a tool for poverty alleviation and economic development. "We are very keen to introduce new technologies as the ICT technology changes very fast," he said.

Md. Nazrul Islam Khan, the ICT secretary said that every year 4 million children are born in Bangladesh and 80 percent of them live in the rural areas. Brigadier General Golam Mowla Bhuiyan, Director General of BTRC gave vote of thanks.

A total of 10 technical sessions were held during the three-day conference. Experts from home and abroad made presentations on different technical aspects of telecommunication and ICT. T I M Nurul Kabir, Secretary General of AMTOB moderated a session on Next Generation Network (NGN).

Bangladesh has been elected to lead as chair country of the Asia Pacific Telecommunity and ICT Development Forum (ADF) for the next two years. Md. Giashuddin Ahmed, Vice Chairman of BTRC, will chair the forum.

"Now, we can lead the developed and developing countries. It is a great honour for Bangladesh," Md. Giashuddin Ahmed said after the election. Earlier in 2010, Bangladesh was made the council member of International Telecommunication Union (ITU), the UN special body on telecommunication.



Posts and Telecommunications Minister Advocate Shahara Khatun, MP, speaking at the opening ceremony of ADF 10 held at a city hotel recently. MoPT Secretary MD. Abubakar Siddique, APT Secretary General Toshiyuki Yamada, BTRC Chairman Sunil Kanti Bose and ICT Secretary Nazrul Islam Khan are seen in the picture.





Teletalk Honors the Wounded Freedom Fighters and Family Members of Martyred Freedom fighters

Freedom fighters are the heroes of the country, the people who made us proud, through the emancipation of Bangladesh as an sovereign nation. This view was expressed and shared by guests and participants at a reception organized by Teletalk Bangladesh Limited, to pay tribute to the wounded freedom fighters and family members of martyred freedom fighters in Dhaka recently.

In recognition of their contribution, Teletalk gave 3G SIM cards with BDT 500 airtime for free of charge to the wounded freedom fighters and the family members of the martyred ones. Teletalk, the state owned mobile network operator is the first company to provide 3G services in the country that commenced last year, creating huge excitement and enthusiasm among the mobile phone users. 3G technology offers high volume data transfer and internet connectivity, with high speed and functionality.



Valiant freedom fighters are seen with the Minister for Posts and Telecommunications Advocate Shahara Khatun, MP and other dignitaries at a function organized by Teletalk Bangladesh Limited to honor the wounded freedom fighters and family members of martyred freedom fighters.

Posts and Telecommunications Minister Advocate Shahara Khatun, MP, who attended the function as the chief guest, mentioned that the present government is committed to uphold the value of the liberation war and support the programs which are initiated for their welfare.

Captain AB Tajul Islam (retd), State Minister for the Ministry of Liberation War Affairs, informed that the government is making all efforts to recognize the contribution of freedom fighters and hence the initiative of Teletalk is praiseworthy.

Mohammad Abdus Sattar, MP, Chairman of the Parliamentary Standing Committee of Posts and Telecommunications Ministry, informed that Teletalk's effort to honor the freedom fighters is highly appreciated.

MD. Abubakar Siddique, Secretary of Posts and Telecommunications Ministry, mentioned that Teletalk had earlier given SIM to the meritorious students who obtained GPA 5 in SSC examination this year and commended their effort of honoring the freedom fighters by giving free 3G SIMs with BDT 500 talk time per month.

BTRC Chairman Sunil Kanti Bose also spoke on the occasion. He expressed that all wounded freedom fighters should be given one smart phone set in honor of their valiant role in our country's history.

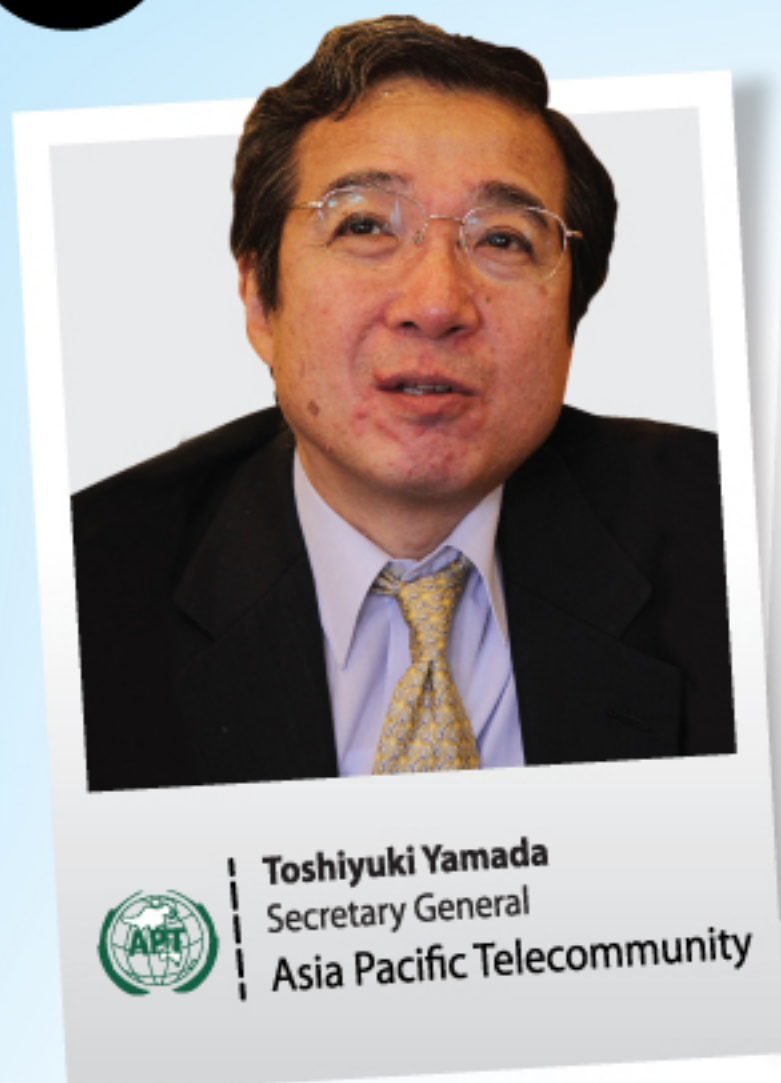
Md. Mujibur Rahman, Managing Director of Teletalk, mentioned in his welcome speech that freedom fighters are the pride of the nation and the country will never forget their contribution. The noble attempt made by Teletalk recognized their sacrifice and respected their legacy. He also mentioned that by these 3G SIMs they can enjoy 350 minutes of talk time, 300 SMS, 50 minutes of video call and 15 MB data transfer per month free from now on.




Minister for Posts and Telecommunications Advocate Shahara Khatun, MP, handing over a free 3G SIM with BDT 500 talk time per month to a freedom fighter at a function, organized by Teletalk Bangladesh Limited as a part of its CSR activity.



INTERVIEW



 **Toshiyuki Yamada**
Secretary General
Asia Pacific Telecommunity

Opportunities in Bangladesh outweigh the challenges, which is credible from the impressive track record of the Bangladesh telecom Sector.

Toshiyuki Yamada, Secretary General Asia Pacific Telecommunity (APT), shared his thoughts on Bangladesh during his recent visit in Dhaka.

What is your perception on the progress of the telecom sector in Bangladesh?

The progress of the telecom sector in Bangladesh has been remarkable. The figure of over a hundred million mobile subscribers itself speaks for the impressive high level of penetration rate across the entire nation. And not to forget, the mobile internet base comprises of 33 million subscribers, making up about 95 percent of the whole internet users' base. I believe that the hand in hand economic development of the Bangladesh is largely attributable to the telecom sector for its instrumental role in the inclusion of the underprivileged low income rural community into the equation.

A Bangladeshi who has long been abroad would find hard to recognize his own motherland which has changed so rapidly over the last 20 years. The huge number of mobile phone users accessing the countless services through their handsets has expedited the prosperity to develop both the technological and economic landscape of the country.

How can APT contribute to the development of the telecom sector in Bangladesh?

Capacity building and training have been the major objective of Asia Pacific Telecommunity (APT) over its last 35 years' of operation. Twenty training courses are conducted every year, collectively funded by India, Japan, China and many other countries primarily focusing on telecommunications and ICT encompassing issues like frequency management, mobile service, broadband service and cyber security. In addition to that over twenty forums, seminars and workshops are organized every year.

I am really delighted to witness the active participation from delegates of Bangladesh Telecommunication Regulatory Commission (BTRC) and the private mobile operators who enthusiastically participate in such programs.

How do you see Bangladesh as a digital nation in near future?

The initiative by the Government of Bangladesh is indeed a laudable one. Bangladesh has exemplified itself through the establishment of such a vision unlike many other nations worldwide. The honorable Prime Minister herself indulges in pursuit of the vision, since the premiere appreciably acknowledges the massive development that can be realized through the emancipation of a digital nation.

What in your views are the key opportunities and challenges of Bangladesh Mobile sector?

I would rather say that the opportunities in Bangladesh outweigh the challenges, which is credible from the impressive track record of the Bangladesh Telecom Sector. The expert human resources well equipped with specialized knowledge on the context must be accredited for the success level. Even geographically, Bangladesh being a flat country unlike other countries with hills and mountains and island countries, offers huge advantage to the infrastructural expansion.

However not to forget, that there might be certain regulatory challenges in Bangladesh which might compel some companies to back off from investing in this sector. The industry policies and the acts must be amicable for investment. I would like to commend AMTOB for persevering to advocate on behalf of the industry to formulate an industry friendly and conducive policy.

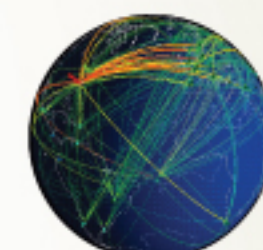
How can Bangladesh employ its human resources in tapping the global opportunities in the ICT Market?

As I have already apprised, Bangladesh possesses prominent experts in this field of technology. They have overridden the language barrier and demonstrated their skills on global context in different international forums, seminars and workshops. It is important that those going abroad for higher education and excelled knowledge must return to motherland for contributing to the welfare of the country. It is through the sharing of the knowledge and employing of the expertise that Bangladesh can really flourish.



NUMBERS & ANALYSIS

- According to ITU estimate, Mobile Penetration in developed nation is **128%** of the population while **89%** in developing nation as of Feb 2013.
- There were **10 countries** in the world with over **100 million mobile** subscriptions (number of SIM cards used & not number of mobile users) back in August 2012. Bangladesh joined the club of **100 million** subscribers in June 2013.
- Mobile broadband subscription is forecasted to reach **6.5 billion** in 2018.
- As of April 2013, China is ranked as the Number 1 Mobile market with **1.15 billion** subscribers.
- The worldwide mobile messaging market is expected to touch USD **310.2 billion** mark by 2016.
- **Mobile traffic** covers 15 percent of **global internet traffic** in May 2013, which was 10 percent in May 2012
- The **Global mobile revenue** is expected to grow at 2.3 percent per annum, to reach USD **1.1 Trillion** by 2017.



AMTOB Activities



Chief Executive Officer of Grameenphone Vivek Sood handing over a crest to Chairman of Bangladesh Telecommunication Regulatory Commission Sunil Kanti Bose at a reception organized by AMTOB in honor of the delegates of ADF 10.



Chief Operating Officer of Airtel Rajnish Kaul handing over a crest to Secretary, Ministry of Information and Communication Technology Md. Nazrul Islam Khan at a reception organized by AMTOB in honor of the delegates of ADF 10.



AMTOB Secretary General T I M Nurul Kabir handing over a crest to APT Secretary General Toshiyuki Yamada at a reception organized by AMTOB in honor of the delegates of ADF 10.



A scene from the cultural show organized by AMTOB in honor of the delegates of the 10th Asia Pacific Telecommunication and ICT Development Forum (ADF10).

AMTOB MEMBERS' ACTIVITIES



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