

Internship Report

On

The Economic Contribution by DataPath Limited: A Comprehensive Overview

by

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ID: 22364018

An internship report submitted to the BRAC Business School (BBS) in partial fulfillment of
the requirements for the degree of Master of Business Administration (MBA)

BRAC Business School

BRAC University

Summer 2024

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Declaration

It is hereby declared that.

1. The internship report submitted is my/our own original work while completing a degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate reference.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:



Samara Tasnim

ID: 22364018

Supervisor's Full Name & Signature:

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Assistant Professor, BRAC Business School (BBS)

BRAC University

Letter of Transmittal

Dr. Yasmin Jamadar

Assistant Professor

BRAC Business School (BBS), BRAC University

Kha 224 Bir Uttam Rafiqul Islam Avenue, Merul Badda, Dhaka 1212, Bangladesh.

Subject: Submission of Internship Report.

Dear Madam,

I am pleased to submit my internship report on “The Economic Contribution by DataPath Limited: A Comprehensive Overview” which is the culminating of my MBA program. Completing this internship and compiling the analysis has been a rewarding experience for me. I am thankful for your guidance for allowing me to showcase my abilities in this context.

I believe this report meets your expectations and provides a comprehensive overview of my placement experience.

Sincerely yours,



Samara Tasnim

ID: 22364018

BRAC Business School (BBS), BRAC University

Acknowledgment

I want to express my gratitude towards my supervisor Dr. Yasmin Jamadar and co-supervisor Dr. Sayla Sowat Siddiqui. Their continuous guidance and encouragement were valuable in shaping my understanding of Business Process Outsourcing (BPO) and financial services industry of Bangladesh.

I appreciate **DataPath Limited** for providing the necessary and confidential information that enabled me to complete the research. Special thanks to my colleagues for their endless support and constructive feedback.

Finally, I would like to thank my family and friends for their steady encouragement which motivated me to complete this report.

Executive Summary

Recently, the most highlighted segment in the business market is Business Process Outsourcing (BPO). Business Process Outsourcing (BPO) used to be a firm, gradually with the demand of work and opportunity this became an industry also.

This project will bring out the aspects of Business Process Outsourcing (BPO) sector's finance market analysis in Bangladesh with the Comprehensive Overview of Economic Contribution by DataPath Limited. This research will explore about the economic impact – boosting the GDP and stability, financial market impact – direct and indirect effects on investment and challenges and opportunities because of DataPath Limited's contribution. Despite having many positive factors, there are some limitations and that require some recommendations for improvements.

In conclusion, the DataPath Limited has become a significant part of financial market growth in Business Process Outsourcing (BPO) industry in Bangladesh. To sustain this positive impact of economic growth, effective investment, skill development and regulatory support are important.

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Chapter 1: Overview of Internship

1.1 Student Information

Name: Samara Tasnim

ID: 22364018

Department: BRAC Business school

Major: Finance

1.2 Internship Information

1.2.1 Company and Internship Details

Period: 4 Months

Company Name: DataPath Limited

Department: Business Process Outsourcing (BPO) Department

Address: Corner Glaze, Block # L, Road # 8, Plot # 2490/B, Bashundhara Residential Area, Dhaka-1229, Bangladesh.

Supervisor's Name and Position: Zubair Ahmed, Team Leader

1.2.2 Job Scope

Business Process Outsourcing (BPO) is becoming popular because of its accessibility, attractive benefits, and compensation. Though this sector is still struggling to survive in job markets, for a fresher candidate, this could be a good start.

I started my career with DataPath Limited (*Retirement Planning Consultant and Software Service Provider; partnership with United States of America company July Service*). The company offers 4 months of internship experience, which helps candidates to understand the concept of Business Process Outsourcing and its organization structure. Business Process Outsourcing (BPO) is also known as an offshore outsourcing or back-office service provider.

While working with this company, I acknowledge there are different types of tasks that can be done in different ways. If candidates have potential skills that fulfill the company's requirements, DataPath Limited confirm permanent employment after the 4 months' internship period.

Most of the Business Process Outsourcing company prefers:

- Candidates have sound knowledge of English Language
- Know how to respond to client service.
- Computer skills
- Analytical and critical solving skills
- Education (Graduation or Post-Graduation) background preferences are - Science, Arts or Commerce.

1.3 Internship Outcomes

1.3.1 My Contribution to the Company

My experience at DataPath Limited was amazing. I was given training on human resource payroll-based tasks. They provided training in theoretical concepts and practical tasks. I learned about different types of payroll software that are used in the United States of America. Different calculations, methods and solutions helped me to learn about United States of America retirement planning, financial services, and projects. Through the steps and works process, I was able to develop both my hard skills and soft skills. My analytical skills and critical thinking skills also improved over time.

While working at DataPath Limited, I learned about how United States of America retirement planning, their projects, payroll service, data collecting, data analysis, data recording and financial service worked. After a while, I figured out there are many Businesses Process Outsourcing service companies in Bangladesh that serves other tasks.

I have not only developed my skills on analytical abilities, but also improved my communication skills, team management, adaptability.

1.3.2 Benefits to the Student

Internship experience from this sector, students can learn on hand experience by solving real world problems. They can develop skills such as data analysis, critical problem solving and creative thinking. Working with professionals, they can improve their communication skills, teamwork and build a strong personality. I gained a lot of reputation of DataPath Limited and effective skills that boosted my professionalism.

1.3.3 Problems/Difficulties

During my internship, I encountered several difficulties and challenges as I did not have much knowledge of Business Process Outsourcing. There are many concepts and services that require intense focus, dedication, and learning. It was quite challenging to keep up with that vast amount of information and requirement that need to be fulfilled within the exact time. However, though the challenges were tough, they liked me for being attentive, attention to details, creative problem solving and maintaining professionalism.

1.3.4 Recommendations

I would recommend gathering internship experience from DataPath Limited. As an intern, the candidate must know how the corporate works and how to develop and maintain professionalism. A structure-maintained program always helps in guidance, learning skills and support. As they provide training materials and hands-on practice, that helps candidates to develop their skills. They also encourage group projects that enhance teamwork and peer learning.

Chapter 2: Introduction and Organization Part

2.1 Company Overview

DataPath Limited is a private limited Outsourcing company in Bangladesh, works for national and international parties. In 2006, with a partnership agreement of United States of America and Bangladesh, started DataPath Limited journey. DataPath Limited is a Third-Party Administrator of July Business Services (JBS) (67%), Headquarters at Waco, Texas, which is a leading United States of America retirement plan company supporting thousands of employers and their employees with hi-touch, tech-enabled retirement plan services.

Jim Hudson, John Humphrey, and Ashfaqur Rahman (33%) came together and started this company at Uttara Dhaka with a small team of six members. Now, DataPath Limited has more than 400 employees, to serve July Service and they have now their own premises in Bashundhara Residential Area (Block L, Road – 8). Their rapid growth has brought many clients, and they are working with around 25 Third-Party Administrators.

2.2 Mission and Vision

The **vision** of July Business Services aims to lead as best retirement solution in United States of America and DataPath Limited aims as a leading position in the Business Process Outsourcing industry in Bangladesh.

The **mission** of July Business Services is to provide top-notch financial advisors and retirement plan options for business owners and their employees in the United States of America. DataPath Limited mission is to serve more clients with efficiently and effectively in Bangladesh, driven by transformation and innovation.

2.3 Organization Hierarchy



Figure: Operational Hierarchy

The DataPath Limited company has begun its journey with a few skilled team members and become successful gradually. DataPath Limited goal was to maintain a cooperative working relationship with July Service.

In the chart, we can see the operational hierarchy from top to bottom including top management, high-level executives etc. The culture of the company has been maintained since the beginning; anyone can have an open-door conversation with top management. Each division is observed by the general manager to whom employees must report daily tasks activities. Each division has a small team of 5-10 members, where the client's tasks are distributed. Each team has a skilled and

expert leader, executive, trainee, and interns. These team members are responsible for completing tasks on time and reporting updates to the team leader.

The organizational structure of DataPath Limited can be outlined as follows:

1. Top Management

- ❖ CEO
- ❖ Operation Director
- ❖ High-level executives

2. Divisions

- ❖ Manager
- ❖ Assistant Manager

3. Groups within Divisions

- ❖ Senior Team Leader
- ❖ Team Leader

4. Team Members

- ❖ Senior Executive Officer
- ❖ Executive Officer
- ❖ Trainee Executive
- ❖ Interns

2.4 Product and Services

DataPath Limited mainly provides service to United States of America clients. Their service is providing special retirement planning design and consultancy. Their services are:

Retirement Plan Administration:

DataPath Limited has gained specialist on United States of America retirement policy. They took responsibilities to manage the retire fund on behalf of the United States of America clients.

Retirement Plan Setup:

DataPath Limited used their expertise to set up retirement plans in a system by following client's requirements and government rules regulations.

Retirement Operation Support:

DataPath Limited provides support regarding different operations, such as eligibility, Loan calculation, withdrawal processing, Money contribution allocation etc.

Compliance Testing:

DataPath Limited provides retirement service through compliance testing. They use client preference software to generate reports such as ADP ACP testing, Profit Sharing Testing, Contribution Coverage testing, Top Heavy Testing etc.

Tax Filing:

DataPath Limited acknowledge about United States of America Tax system. By following every rule and regulation they fill out a Tax Form on behalf of the client and submit for final assessment to the client. This form includes Form 5500 – EZ, Form 5500, Form 5500 – SF, Form 8955 SSA etc.

Payroll Service:

DataPath Limited provides assistance with payroll service to their clients.

2.5 Industry Analysis of BPO in Bangladesh (Growth and Perspectives)

Business Process Outsourcing (BPO) is defined as when a company or firm hires third party service provider or Third-Party Administrator (TPA) to handle and manage its business operations or activities in an effective and efficient manner. The main concern is to cut costs and allow the company to focus on core activities. This is the reason companies prefer Third Party Administrator outsourcing.

There are two types of Business Process Outsourcing:

- Front office (customer service)
- Back office (administrative service).

The Business Process Outsourcing in Bangladesh, Third Party Administrator are both front office (customer service) and back office (administrative service) provider. The Business Process Outsourcing Industry has started their journey around 2003 in Bangladesh. Today, there are more than 200 different Business Process Outsourcing companies providing their service to foreign clients. After COVID 19, this Business Process Outsourcing industry has been constantly developing and expanding. With a strong expertise in Information Technology, customer support and back-office services, Bangladesh is getting attracted client from US, Europe, Sri Lanka, and Philippines. This indicates the business process outsourcing industry is growing and developing in Bangladesh. The Bangladesh Government has also recognized the potential of these sector and encouraging companies by providing several benefits to the companies. Though there are some challenges related to infrastructure development, skill shortages and national global competitions, yet the future prospects of the Business Process Outsourcing industry in Bangladesh seems promising. The demand of business process outsourcing is increasing, and the government is developing policies to support business process outsourcing as this is one of the major parts of generating remittance for the country.

Chapter 3: Project Part

3.1 Introduction

The Business Process Outsourcing (BPO) is developing and growing in Bangladesh over the past decades. Business Process Outsourcing (BPO) plays a crucial role in national financial contribution to a country's economic standard. This internship report will discuss and reflect the points of how the Business Process Outsourcing (BPO) Industry Boosts Bangladesh's Financial Market through foreign exchange investment, economic growth, and employment generation.

3.2 Objective of the Report

The objective of this report is.

- To share my experience in the Business Process Outsourcing (BPO) industry DataPath Limited.
- To reflect how the DataPath Limited contribution in Bangladesh Financial Market
- To explore how the Business Process Outsourcing (BPO) DataPath Limited generates foreign exchange inflows.
- To highlight how the Business Process Outsourcing (BPO) DataPath Limited solves unemployment.

3.3 Methodology and Data Collection

To complete this internship report, both primary and secondary sources have been used. Primary Data includes discussion with professional experts and personal observation from DataPath Limited. Secondary Data includes data collection of various resources such published research papers, newspapers, journals, and articles.

3.4 BPO Contribution in Bangladesh Financial Market

Foreign Exchange Inflow

Business Process Outsourcing (BPO) in Bangladesh primarily focus on foreign companies such as United States of America, Europe, Sri Lanka, and Philippines. When foreign investors notice that the Bangladesh is serving better service at cost competitiveness with availability of potential human resource. From Business Process Outsourcing (BPO) industry, Bangladesh has been reaching more than \$500 million revenue growth. The most common factor in this foreign exchange inflow is the interest rate of foreign exchange. This interest rate strengthens Bangladesh's financial position and increase foreign reserves.

Economic Growth

Business Process Outsourcing (BPO) companies in Bangladesh are directly involved with foreign firm that directly generates revenue of foreign currencies and increased country's GDP.

IT Infrastructure

Business Process Outsourcing (BPO) companies in Bangladesh are growing rapidly. To improve the service, Bangladesh continuously developing IT infrastructure to meet client's demand and enhance their technological capabilities.

Employment Generation

Business Process Outsourcing (BPO) companies play a vital role in upskilling the local human resource through training and development. Business Process Outsourcing (BPO) industry tasks are not very specific, and the demand is rising continuously. Business Process Outsourcing (BPO) companies in Bangladesh are creating more job opportunities to service their clients. They also offer attractive competitive salaries, benefits, and career opportunities for their employees.

Chapter 4: Role of DataPath Limited Empowering the Bangladesh Economy

4.1 DataPath Limited A BPO Success Story

In the starting of this report, we know now DataPath Limited is a private limited Business Process Outsourcing company in Bangladesh, works for national and international parties. They started their journey in 2006 with a partnership agreement of United States of America and Bangladesh. DataPath Limited is a Third-Party Administrator of July Business Services (JBS), a leading United States of America retirement plan company.

Their main task is to provide retirement consultancy service on behalf of their clients. They offer retirement benefit offers, administrative support and maintain retirement funds by aligning with United States of America's clients' requirement and their government rules and regulations.

Their tasks involved the service of retirement planning and design, consultancy, loan calculation, distribution disbursement, contribution or money source allocation and compliance testing of various retirement reports. Additionally, they assist in United States of America Tax filing and payroll services to their clients.

DataPath Limited arrange training programs by inviting professionals from United States of America. They learn from the professional and then distribute the knowledge and practice to their following subordinates. They ensure every employee is fully trained either directly or indirectly and performs well. Each and every task has to be performed significantly so that the clients have their qualitative reports in their hands. Here, it is clearly visible that they ensure their employees are well acknowledging about their task and performance activities to **develop skills**.

Retirement planning and design, consultancy, loan calculation, distribution disbursement, contribution or money source allocation, compliance testing of various retirement reports and assisting in Tax filing and payroll services are like to climb a steep hill. To meet the client's requirements and demands for qualitative and quantitative service, DataPath Limited hires more people special youth who have positive energies to bring something best than better. This is they are **creating jobs and increasing opportunity**.

As DataPath Limited are directly generating foreign currency from United States of America, this can be said that they are playing an important role in generating revenue. During COVID 19, almost all business operations were shut down, however DataPath Limited adapted remote work to ensure their client service. By doing this, they not only ensure their employees job security, also they enhanced the productivity that led to more contract and revenue growth which increased country's **GDP Growth**.

Chapter 5: Analysis and Explanation

5.1 Analysis of DataPath Limited

DataPath Limited maintains confidential information strictly thus the information is used as an assumption of accuracy. Let us see and explain each contribution:

5.1.1 Foreign Exchange Inflow

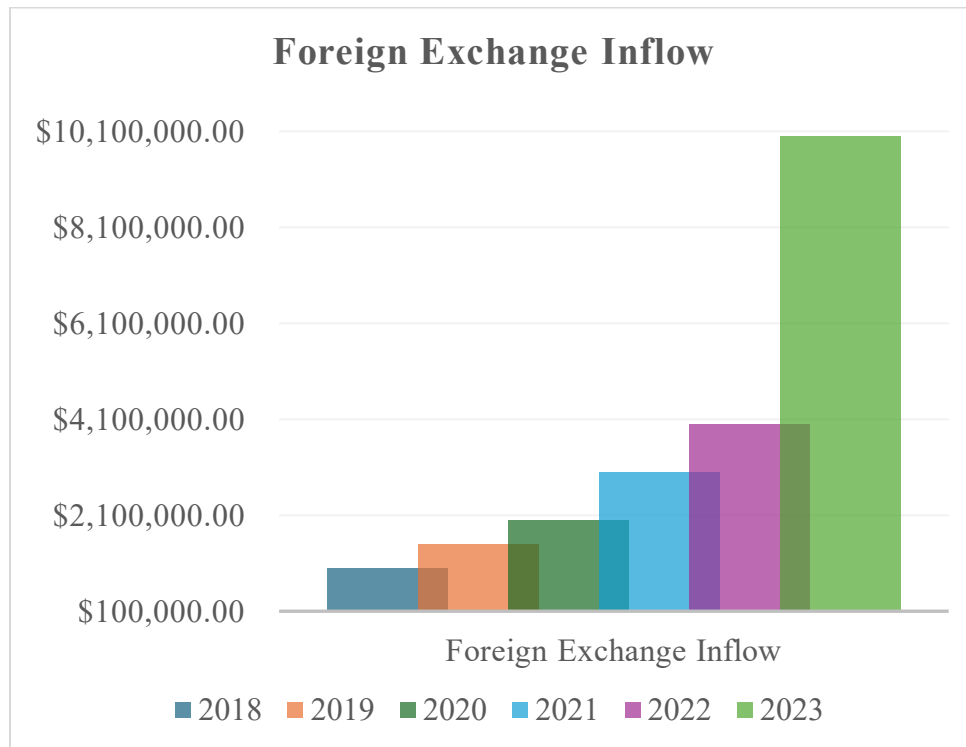


Chart 01: Foreign Exchange Inflow

Here, they explain that DataPath Limited has significantly increased over 5 years. DataPath Limited's CEO holds 33% investment and 67% investment is held by July Business Services. Last year, two investors visited the office and in 2024, 5 investors visited for their investigation. They were amazed by the performance of the DataPath's service and expressed interest in investing in this company. It is clearly visible that foreign currency inflow is rising over the years and the growth reflects that Bangladesh BPO industry has the ability to attract foreign investors. From 2018 to 2023, inflow shows that DataPath Limited has tenfold growth, which is an indication of growing reputation in a competitive market.

5.1.2 IT Infrastructure

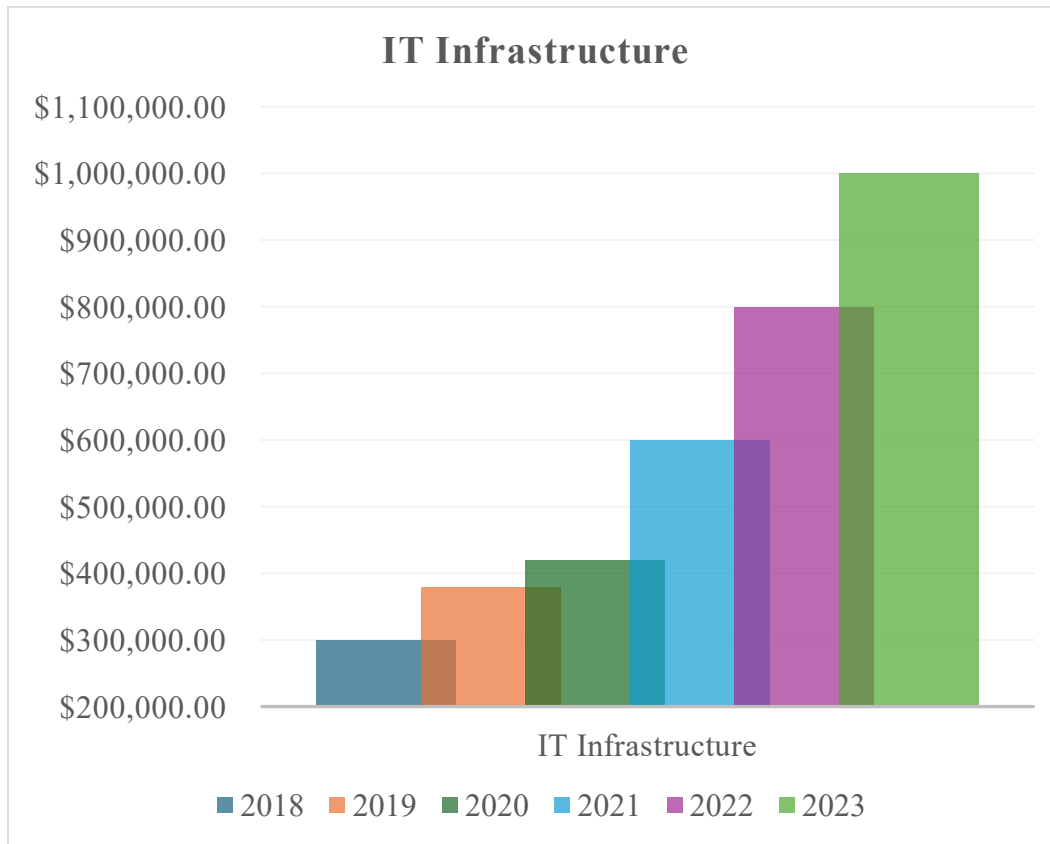


Chart 02: Infrastructure of IT

The IT Infrastructure chart explains that DataPath Limited has increased steadily over the years after years. It reflects that with the demand of the client, they increased the IT Infrastructure including improving internet connection, servers wire, data cybersecurity and installing advanced software systems. From 2018 to 2023 showing that DataPath Limited has significantly improved from 2020. To maintain the outsourcing operation actively, they require maintaining technological development and improvement as per daily basis to protect from hackers and cybercrimes.

5.1.3 Economic Growth and Employment Generation

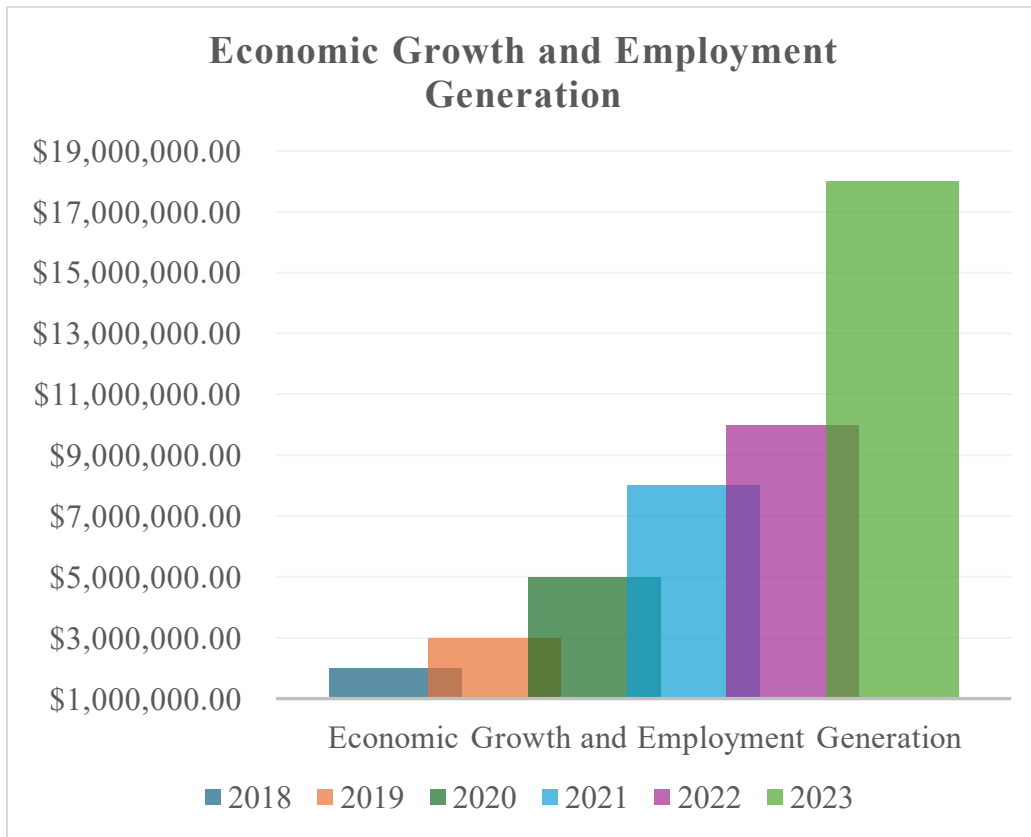


Chart 03: Economic Growth and Job Creation

Business Process Outsourcing has been playing an important role in economic growth and job creation. DataPath Limited not only provided direct employment but also stimulated growth in other sectors such as banking, investment, through the disposal income of employees. Growth in employment has shown an exponential rise which directly indicates the increased demand for Business Process Outsourcing service and operations to Bangladesh. This reflects the fact that the unemployment rate is reducing.

Chapter 6: SWOT Analysis of DataPath Limited

Strength

- **Strong Culture:**

The Business Process Outsourcing industry always tries to build a healthy and helpful culture so that everyone in the company can research and learn more. DataPath Limited is not different from this culture. They are maintaining the support and collaboration in the working environment with inclusive benefits.

- **Attractive Remuneration:**

They have prepared attractive remuneration packages for the employees. DataPath Limited pays the base compensation along with bonuses and additional special vacations and holidays.

Weakness

- **Dependency:**

Business Process Outsourcing companies has to rely on foreign companies. DataPath Limited operation also relies on July Business Service for data accessibility and confirmation.

Opportunity

- **Business Growth:**

Since COVID 19, the Business Process Outsourcing companies have been growing rapidly. DataPath Limited increased their potential expertise and serving July Business Service and other United States of America clients.

- **Technology Advancement:**

Business Process Outsourcing companies use technology advantages for development. DataPath Limited has increased its boost productivity and service quality with advancement in technology.

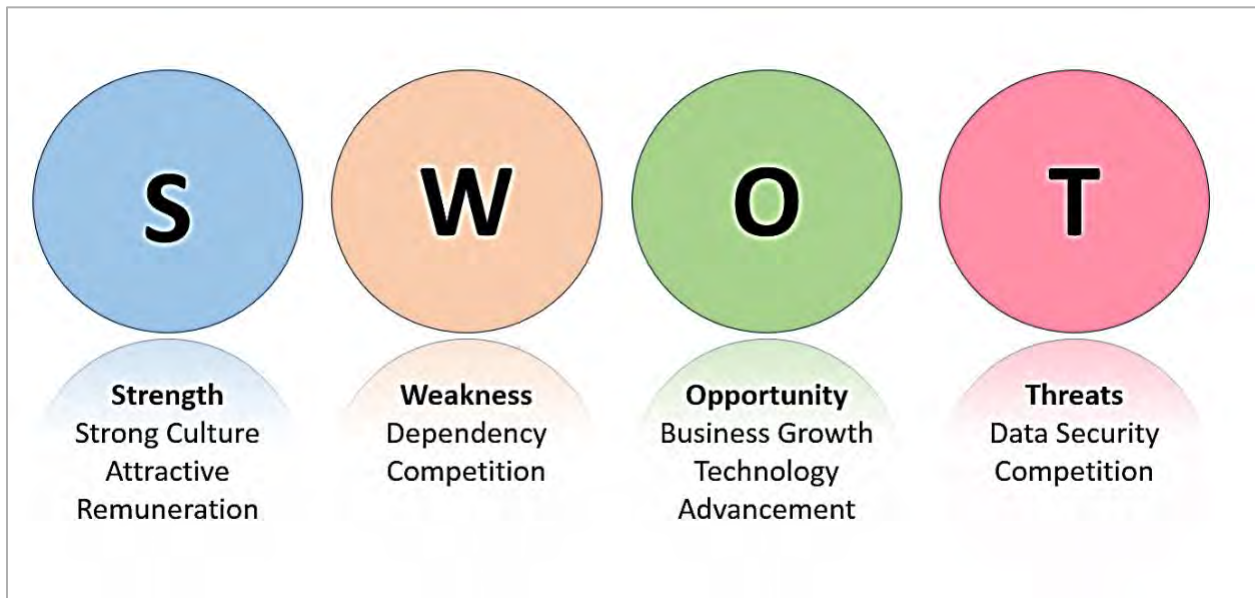
Threats

- **Data Security:**

Business Process Outsourcing companies mostly work remotely with special server connections. There is a high chance of cyberattack. DataPath Limited hired an IT specialist to control cyberattacks including phishing, hacking etc.

- **Competition:**

Business Process Outsourcing companies are increasing as the demand is rising. The unemployment rate may be reducing, however DataPath Limited is facing immense challenges for increasing competitors.



Chapter 7: Challenges, Recommendation and Conclusion

7.1 Challenges

Skill Shortage

Business Process Outsourcing (BPO) industry is growing rapidly in Bangladesh. However, the DataPath Limited is facing some shortage in the availability and skilled individuals. Not everyone is capable of adapting to every new concept and specialist in IT. Thus, this is challenging for DataPath Limited to train every employee which is time consuming and slows the operation or business activity.

Data Security

Business Process Outsourcing (BPO) companies or firms handle confidential information of the clients. DataPath Limited regularly face challenges of ensuring cybersecurity to protect hacking, phishing, or other threat activities. If they fail to protect information, they will lose clients and damage their own reputation.

Increasing Competitors

Business Process Outsourcing (BPO) companies or firms are easy to start, and the government supports this industry as they generate remittance. Local Business Process Outsourcing (BPO) companies such as DataPath Limited are facing challenges as many competitors are developing different types of Outsourcing. Globally, Bangladesh is facing competitions as there are already established Business Process Outsourcing (BPO) Hubs in India and Philippines. These countries are more matured and expert in advanced technology than Bangladesh which is making challenging for Bangladesh.

7.2 Recommendation

Skill Development Programs

DataPath Limited should target educated and computer skilled individuals for hiring. Selecting correct candidates can be trained properly and they can improve task effectively and efficiently.

Enhance Cybersecurity

DataPath Limited need to implement stronger cybersecurity tools to protect confidential information of clients.

Government Support

DataPath Limited can get support from the government by tax rebates, tax benefits, infrastructure development and incentives These helps to attract more foreign investors to invest in Business Process Outsourcing (BPO) industry of Bangladesh.

7.3 Conclusion

In conclusion, the Business Process Outsourcing (BPO) industry in Bangladesh has seen substantial growth after COVID 19. DataPath Limited has some significant contributions to foreign exchange earnings, infrastructure development, and overall economic growth and employment generation (job creation). Foreign exchange earnings have hit the roof, reflecting the increasing trust of foreign investors and clients in Bangladesh's cost-effective services. Investment in infrastructure has progressively grown, crucial for maintaining global competitiveness in technology and operational efficiency. Meanwhile, the sector has been active in creating jobs and driving economic growth, which established a key pillar for Bangladesh's financial landscape. These developments highlight the BPO industry's critical role in boosting the country's financial market.

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