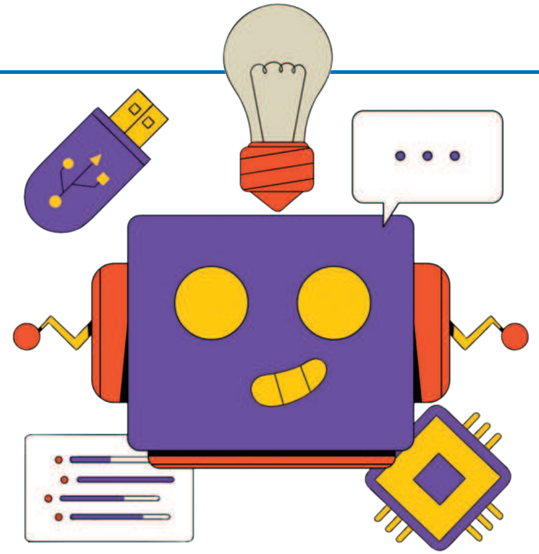
OFF CAMPUS

NAVIGATING THE AI REVOLUTION

Opportunities and challenges in Bangladesh



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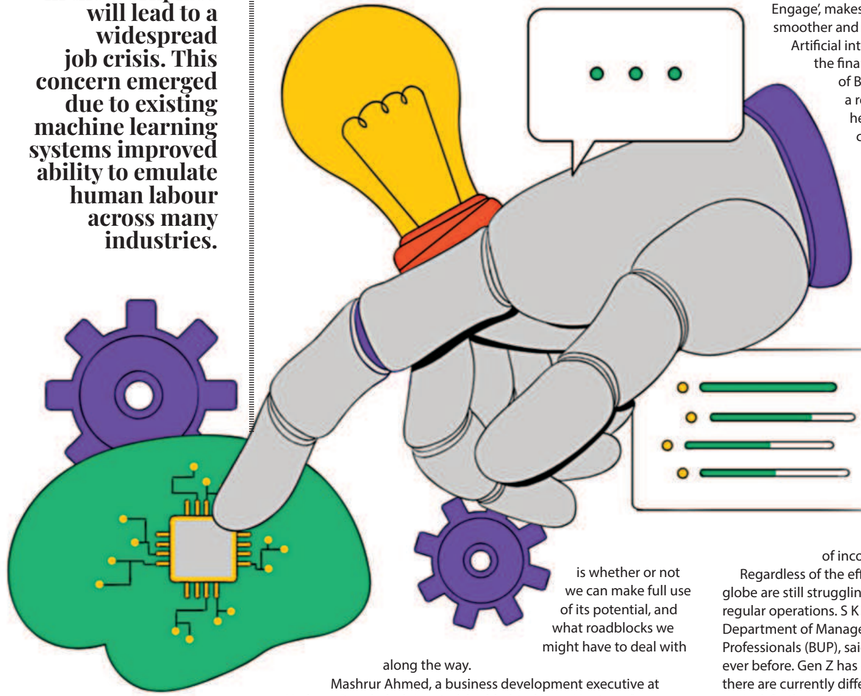
TAZRIN RASHID PRITHA

The age of artificial intelligence (AI) is upon us, and it has brought huge changes in the 21st century, transforming not only industries and economies but also everyday life. Naturally, Bangladesh is also joining this AI wave, with organisations here gradually using AI to improve services and boost economic growth.

However, as businesses and organisations across the country start embracing this technology, what remains to be seen is whether or not we can make full use of its potential, and what roadblocks we might have to deal with along the way.



Mashrur Ahmed, a business development executive at Unilever Bangladesh Limited, highlighted how AI is transforming the company.

"AI helps us grow faster and work more efficiently," he said, citing partnerships with Microsoft and Accenture to develop tools like 'Una', an AI co-pilot that helps with quick decision-making. The AI is capable of answering questions by fetching data from the company's database.

AI also supports employee development at Unilever through 'Degreed', a customised learning platform like Coursera that hosts an array of courses developed in-house. By utilising AI, Degreed recommends courses tailored to individual roles and career paths.

Additionally, Unilever's AI-powered social network, 'Viva Engage', makes cross-departmental communication smoother and more engaging.

Artificial intelligence is also making significant strides in the financial sector. Akhyar Noor, CEO and Founder of Buckyy Payment Solutions Limited (BPSL), a research-based fintech solution company headquartered in Bangladesh, highlighted a concerning statistic. As of March 2024, the total disbursed loans reached BDT 16,40,855 crore, with BDT 1,82,295 crore classified as defaulted – the highest in the history of Bangladesh. This equates to an alarming 11.10 percent of disbursed loans being in default.

One of the main reasons behind this significant number of defaulted loans is that debt was granted to several individuals with no means to repay. Akhyar said, "At Buckyy, we have developed a credit scoring engine – Rini AI – using machine learning techniques, trained using the historical financial data of our partner banks. Rini AI can assess the creditworthiness of borrowers more accurately and efficiently compared to manual evaluations. Based on the evaluations, Rini AI sets a credit limit for each borrower that they can comfortably repay with their streams of income."

Regardless of the efficiency AI can offer, workplaces across the globe are still struggling, to some extent, to integrate AI into their regular operations. S K Md Anik Hassan Rabby, a lecturer at the Department of Management Studies, Bangladesh University of Professionals (BUP), said, "Today's workplace is more diverse than ever before. Gen Z has already entered the workforce, meaning there are currently different generations coexisting in workplaces."

Anik further explained, "Many older adults lack the necessary digital skills and confidence to use technology effectively. For instance, a survey of 17 European countries revealed that 52 percent of individuals aged 65 and older do not use the internet. The scenario in Bangladesh is even more concerning. Under such circumstances, the mass implementation of AI could create a digital divide among generations and fuel age-based discrimination in workplaces. Sadly, a digital skills gap is evident even among the youth, with 84 percent of young people in Bangladesh lacking the basic digital skills required to use AI effectively."

Anik, therefore, suggests integrating AI gradually into operations and educational curricula, rather than hastily automating everything, to ensure its effective and efficient use.

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However, The World Economic Forum predicts that while Fourth Industrial Revolution technologies driven by AI will significantly alter the world and hence, our work and lifestyles, mass unemployment may not be the inevitable outcome. Regardless, AI is already contributing to a job crisis for creative professionals in Bangladesh.

ILLUSTRATION: **ABIR HOSSAIN**

For SEO writers and graphic designers, AI tools are increasingly taking over tasks like content creation and design. This change not only threatens their jobs but also reduces the demand for creative professionals in the job market.

Musharrat Abir, an SEO writer at 10 Minute School, shared, "I started my content writing journey back in 2017, right when Bangladesh saw a boom in online news portals and Facebook e-commerce sites. There was a huge demand for content writers back then, with more vacancies than generic writers, which made it easier to get started. Fast forward to 2024, and with the widespread use of AI, many small businesses now rely on tools like ChatGPT to handle their content needs."

This shift, Musharrat explained, has made it harder for newcomers in the content writing sector to establish themselves as reputable organisations tend to favour candidates with experience and diverse portfolios. New entrants are hired less frequently. This, in turn, makes it difficult for them to build the profiles that recruiters seek in the first place.

Musharrat further noted that demand for SEO writers is declining overall, as people are increasingly turning to AI tools for more customised answers instead of reading entire articles. As a result, the reach of blogs is decreasing and the popularity of content writing as a profitable side hustle is gradually fading.

Mujahidul Islam, a freelance graphic designer, shares his thoughts regarding the use of AI in creative fields, "The threat of AI tools is not new in the visual design field. During the early days of my career, it was much easier to rank gigs on Fiverr – an online marketplace for freelance services. Clients would hire graphic designers to remove backgrounds from pictures for USD 5 or USD 10. However, in 2019, an AI tool called remove.bg took the graphic design industry by storm, allowing people to remove backgrounds from their pictures with just one click. This led many entry-level graphic designers to lose their jobs."

Mujahidul also said, "I used to create YouTube intro and outro videos for clients on Fiverr and sold my templates on sites like VideoHive. Today, my intervention is rarely needed, as AI tools can easily accomplish tasks that took me years to master and refine."

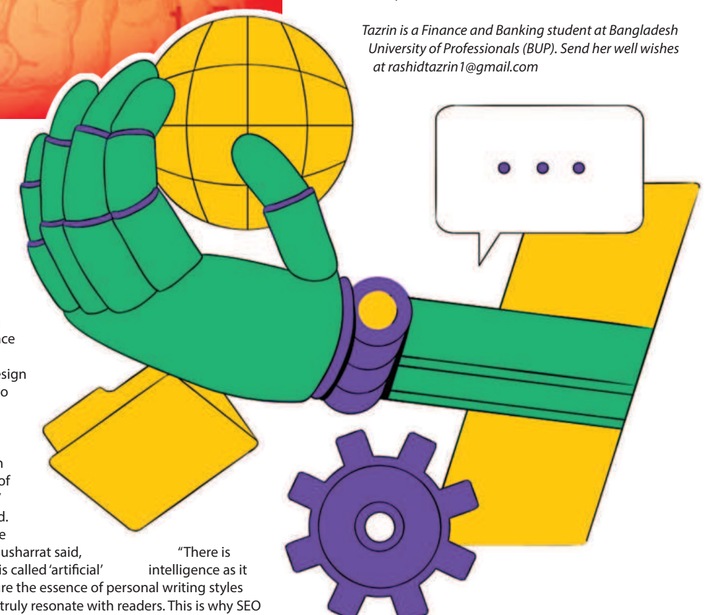
"Societies faced a similar job crisis after the Industrial Revolution," said Mashrur. "AI should not be seen as a threat, but rather as a tool that increases efficiency."

Adding to this, Mujahidul said, "We cannot deny the benefits that AI brings to the table just because it is predicted to cause a massive job crisis. Therefore, it is essential to upskill oneself to remain relevant in the job market."

Mujahidul went on to explain that rather than viewing AI as a threat, designers can focus on developing their unique style and creativity – areas where AI still falls short.

"Specialising in user experience (UX) and user interface (UI) design is another way to stay relevant, as these fields require human empathy and an understanding of user behaviour," Mujahidul noted.

Adding to the conversation, Musharrat said, "There is a reason why it is called 'artificial' intelligence as it can rarely capture the essence of personal writing styles and voices that truly resonate with readers. This is why SEO writers need to sharpen their writing skills to stay relevant in today's job market."



The use of AI has raised significant ethical concerns as more organisations in Bangladesh particularly turn to AI for their content and advertising needs. Mujahidul noted, "One such ethical issue with AI is that it often builds on existing artwork rather than creating something truly original. For example, if I enter a prompt into Midjourney AI – an AI image generator – it generates an image based on previously created art."

Mujahidul added that this process often means that real artists and graphic designers rarely receive the credit or recognition that they deserve.

"If you have travelled by metro, you may have noticed an AI-generated picture of a woman encouraging you to read a book during your journey," Mujahidul pointed out. "This advertisement, likely created by a single person using an AI tool, would previously have required models, photographers, and graphic designers to bring it to life."

Mujahidul explained that not only are these professionals facing job shortages, but the original artists whose work was used to train the data that generated the image are also deprived of royalties. "It is concerning," he concluded. "More and more organisations in Bangladesh are turning to AI for creating marketing materials, which raises several ethical concerns."

In regard to these ethical concerns, Raiyaan Ehab Shams, a growth marketer, remarked, "We are still in the novice stages of AI implementation. However, in the coming days, it will be essential for companies to develop specific policies regarding the use of AI to ensure that no one is exploited, and credit is given where it is due. For now, the least companies could do is properly disclose when they have used AI to generate images and graphics, as a step toward addressing these ethical concerns."

Relying solely on AI to generate marketing campaigns and advertisements may also not benefit organisations in the long run. Raiyaan explained, "Since AI cannot create anything truly original, if everyone relies on it, they will all end up with similar marketing strategies and materials, making it difficult for any organisation to gain a competitive edge. At the end of the day, human intervention is essential to thrive in this cutthroat competitive market."

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