



FINVOICE BD: Dignity and Inclusion Through Voice AI

Bridging the digital divide with
humanized Digital Workers.

*Let me begin not with technology, but with
people. — CEO, FINVOICE BD*

TRAVEL, TICKETING & MOBILITY

Faster travel planning
Reduced dependency
on counters and agents



FOOD DELIVERY & LOCAL SERVICES

Screenless ordering
Fewer errors
Accessible for
elderly users



COMMERCE & E-COMMERCE SERVICES



E-commerce beyond app-savvy users,
Reduced cart abandonment,
Scalable support.

AGRICULTURE & RURAL SERVICES



Timely and understandable guidance,
Bridging rural digital divide
without smartphone literacy.

BANKING & FINANCIAL SERVICES



FROM APPS AND
FORMS TO NATURAL
CONVERSATION

FROM MANPOWER
TO INTELLIGENT
AUTOMATION

কথাসেবা AI AGENT

কথায় কথায় ডিজিটাল সেবা

HEALTHCARE & MEDICAL SERVICES

Easier access before visits
Clear understanding of reports
Improved continuity of care

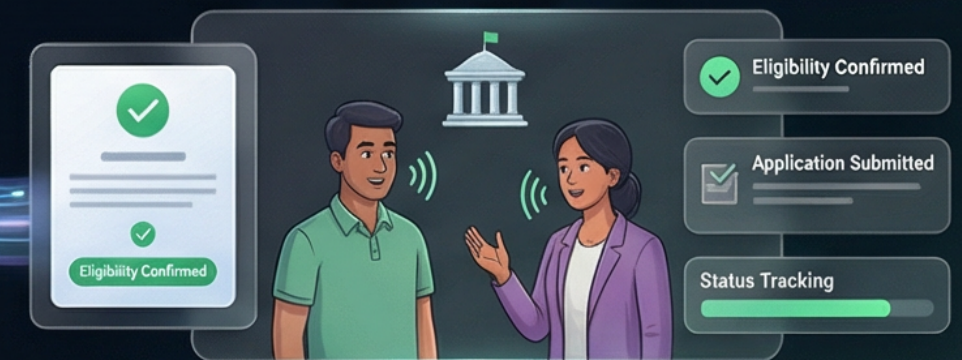


TELECOMMUNICATIONS SERVICES

No IVR frustration
Faster resolution
Lower support cost



GOVERNMENT & CITIZEN SERVICES



Language-first public services,
Reduced middlemen,
Increased transparency and trust.

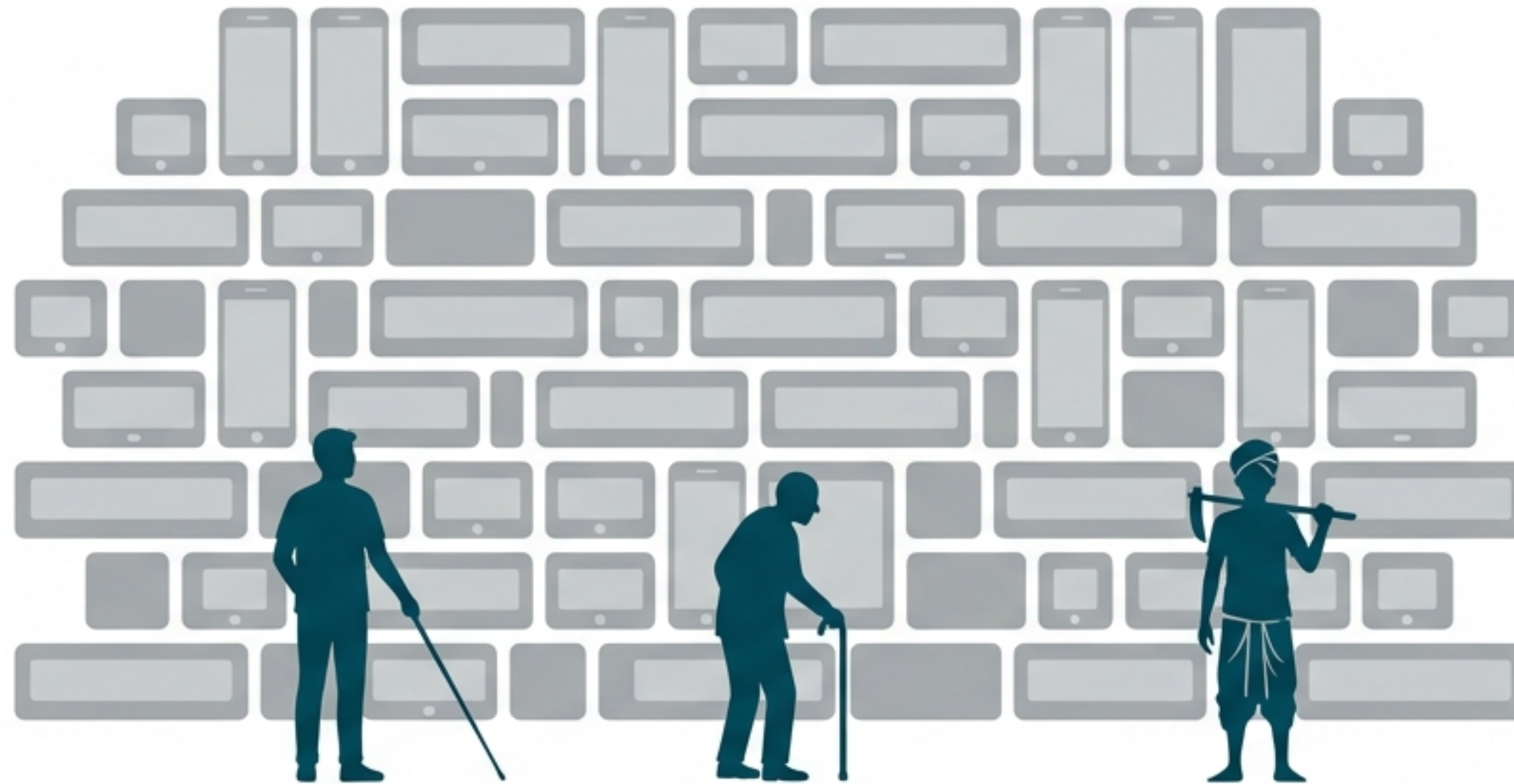
ACCESSIBILITY & ASSISTIVE SERVICES



Digital Inclusion by default,
Equal access to
services through voice.

The Paradox of Digital Progress

Digital services were meant to empower, but screens have become barriers.



The Reality Gap

Millions in Bangladesh are officially part of the digital economy but practically excluded.

- **Who is left behind?** The Blind, Physically Challenged, Elderly, Illiterate, and App-Fatigued.
- **The Barrier:** Apps require vision, literacy, and motor control. Humans naturally require conversation.

Data Point: Even educated users struggle with English-heavy interfaces. Accessibility modes are often theoretical, not practical.

Voice as the Great Equalizer

Moving from Screen-First Design to Voice-First Access.

The Interface	The Barrier
Mobile Apps	Requires vision + motor control
Websites	Requires reading + navigation
Touchscreens	Difficult for motor-impaired users
FINVOICE BD	Natural, universal, inclusive

“Humans did not learn technology by typing. We learned by speaking. This is not just convenience. This is dignity.”

Meet the Digital Worker

FINVOICE BD is not a chatbot. It is an automated staff member.



Natural Speech

Speaks & Listens naturally in Bangla/English. Local dialects supported.



Action-Oriented

Connects to CRM/ERP to log data, book slots, and execute tasks.



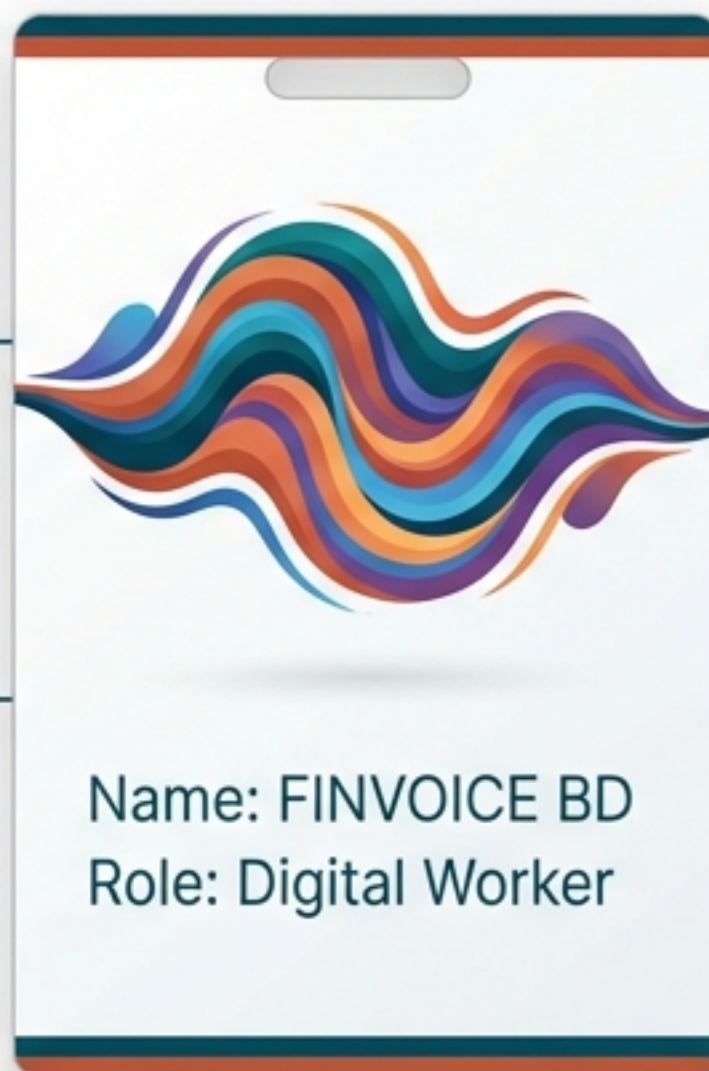
Contextual & Compliant

Remembers context across exchanges. Follows approved scripts 100%.



Super-Human Scale

Works 24/7. Handles millions of conversations. Never deviates from compliance.



The Engineering of Empathy: Real-Time Interruption

Creating conversations that feel human, not robotic.

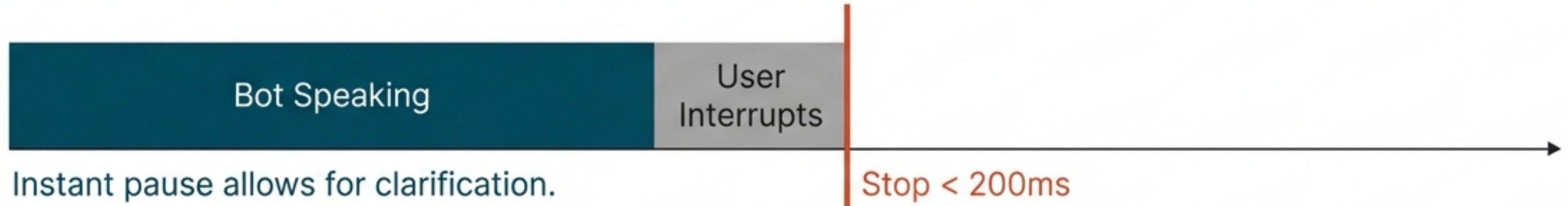
Audio Timeline

Standard Bot



Bot keeps talking over user.

FINVOICE BD



Instant pause allows for clarification.

Why It Matters

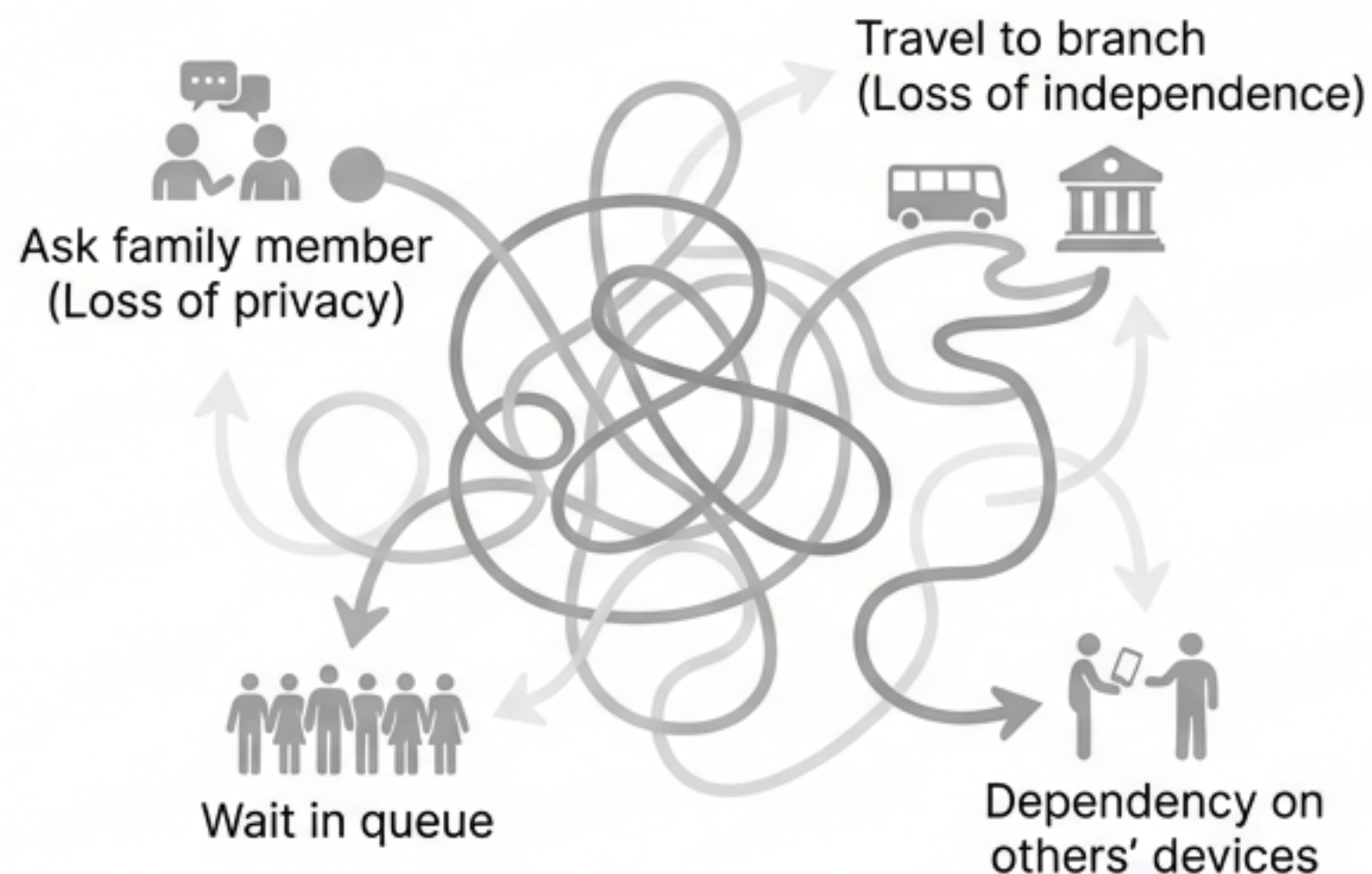
Clarification: Blind users can ask questions mid-sentence.

Pacing: Elderly users can say “speak slowly”.

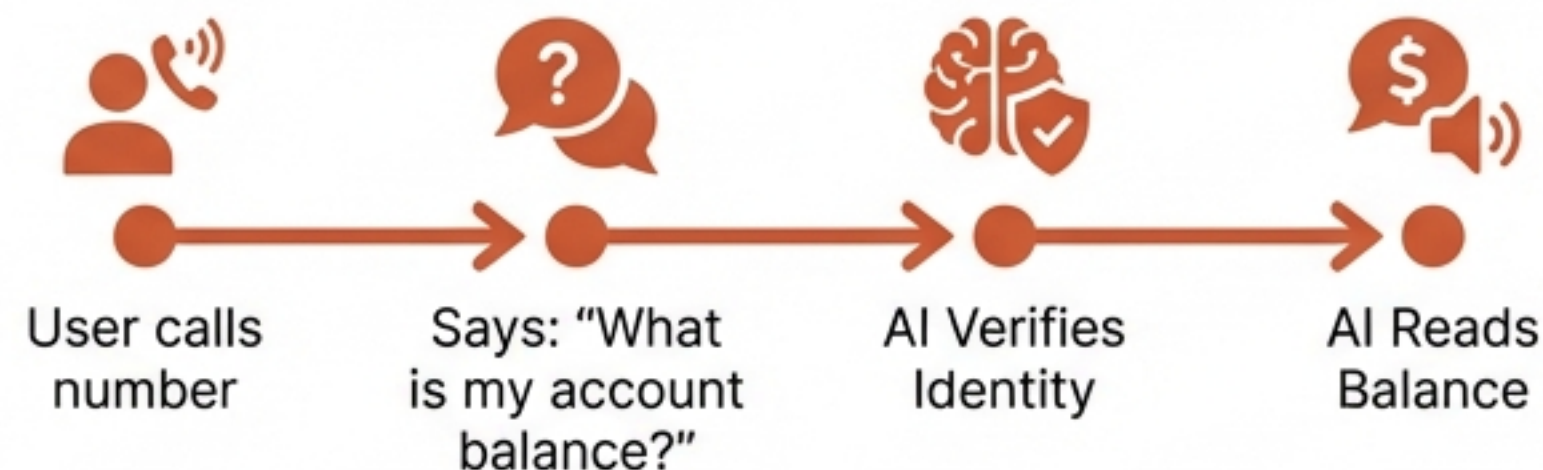
Correction: Customers can correct mistakes immediately.

A Real Story: Banking Access for the Blind

Status Quo (Before)



With FINVOICE BD (After)



Result: No assistance. No exposure. Full privacy.

Enterprise ROI & Performance Benchmarks

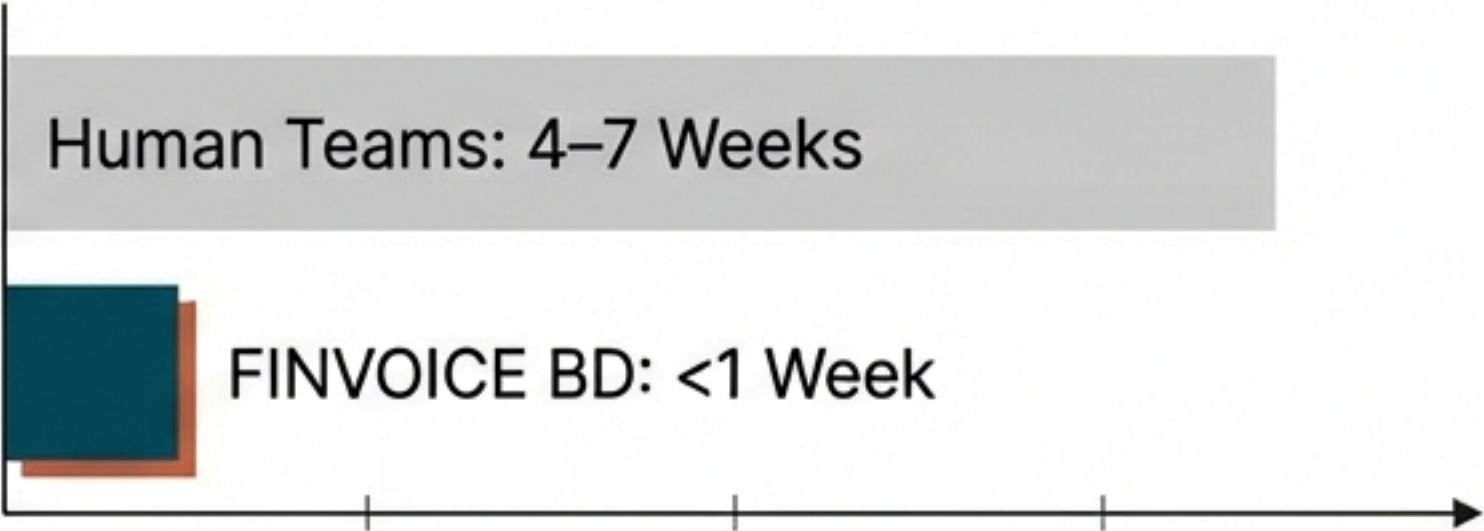
2,000,000

Calls handled per hour (Capacity)

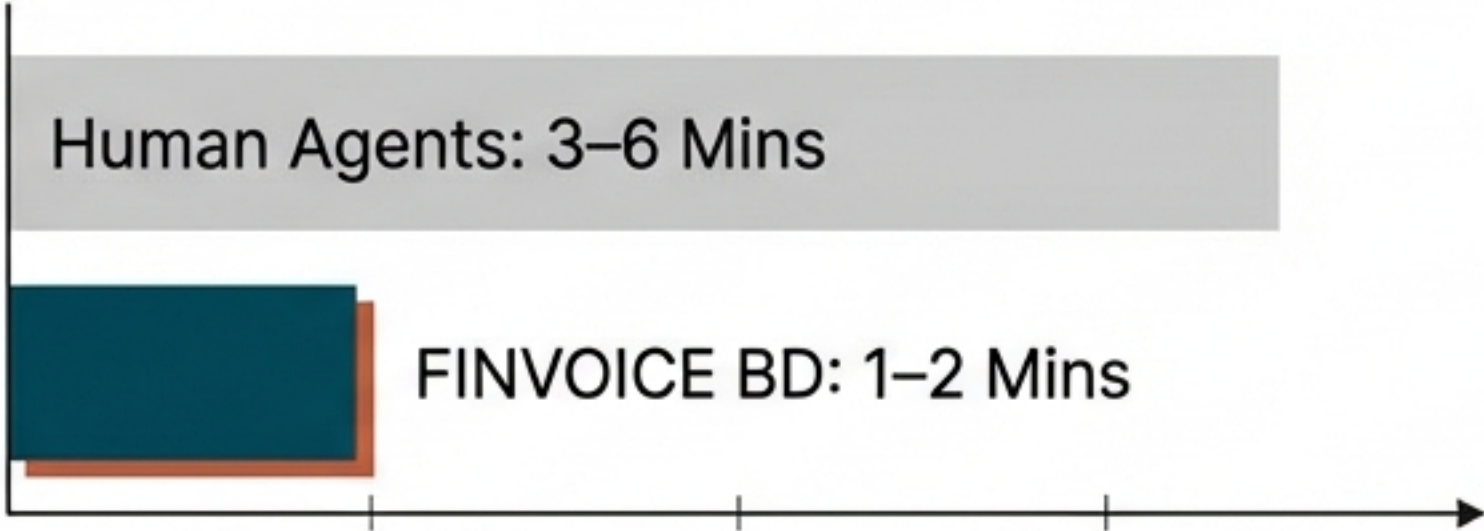
55%

Reduction in CPA (Cost Per Acquisition)
vs Human Agents

Deployment Speed

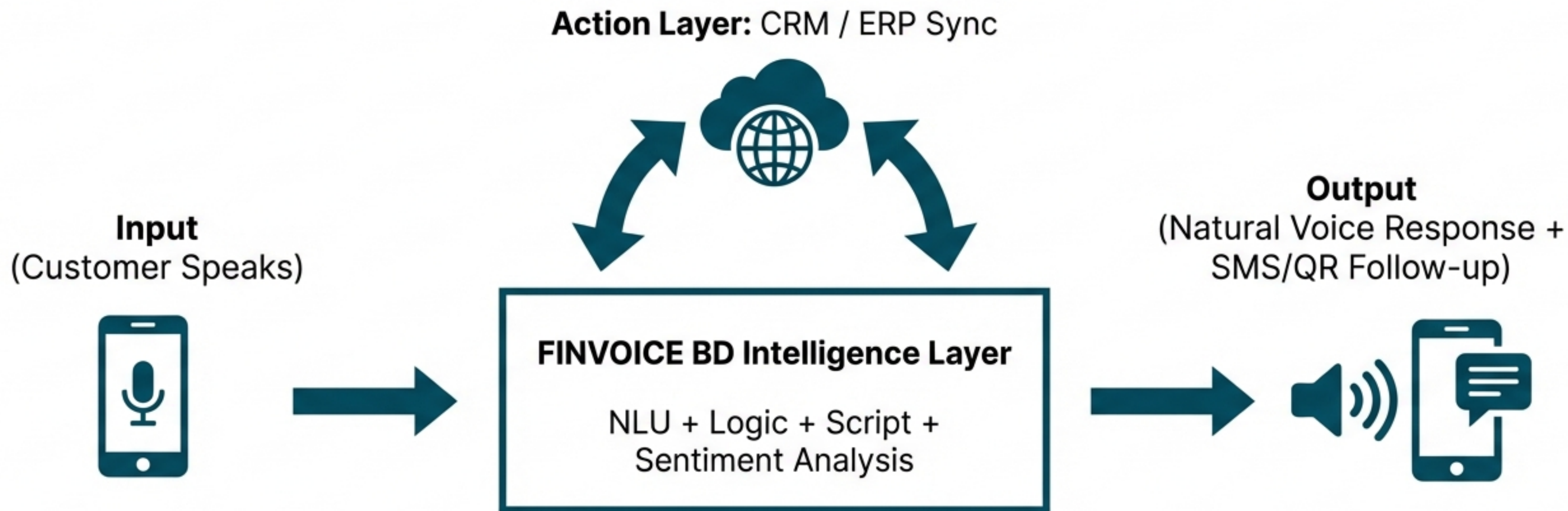


Average Handle Time (AHT)



Script Adherence: 100% for AI vs. 85–95% for humans.

Operational Architecture



Security: Encryption at rest/transit; Role-based access; Data retention policy compliant.

Why Bangladesh? Why Now?

FINVOICE BD does not fight behavior; it fits behavior.

Mobile-First Nation

(High penetration,
low smartphone
literacy)



Oral Culture

(Preference for
voice over text)



App Fatigue

(Tired of single-use
downloads)



Rapid Digitization

(Govt & Private
sector push)



The market is ready.
Users are demanding
simplicity.

Industry Impact: Financial Services (Banking & MFI)



Use Case: Lead Qualification



Context: Bank with 30,000 leads for savings product.



Action: AI calls, explains in Bengali, qualifies, schedules branch visit.

CPA drops from BDT 1,000 to ~BDT 450 ↓



Use Case: Empathetic Debt Collection



Context: MFI needs to collect dues without reputational damage.



Action: Non-confrontational, compassionate language. Offers payment options.



Benefit: Transfers to human only if needed. Preserves dignity.

Industry Impact: Life & Public Services



Healthcare

- Booking appointments & Reminders to reduce no-shows.
- Explaining prescriptions verbally.



Restaurants / Retail

Voice ordering →
Prints in Kitchen →
SMS with Bangla QR
for payment.

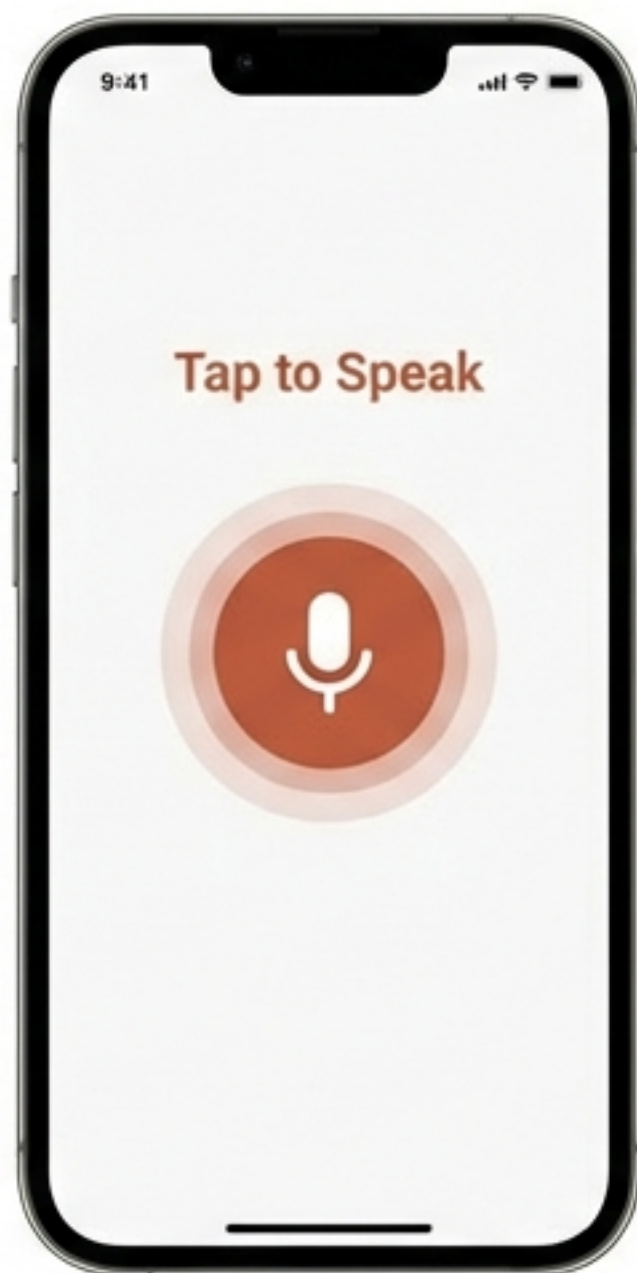


Government / Utilities

- Mass notifications for power outages.
- Citizens check bills and lodge complaints via call.

Kothasheba: The Consumer Brand

Digital services through talk.



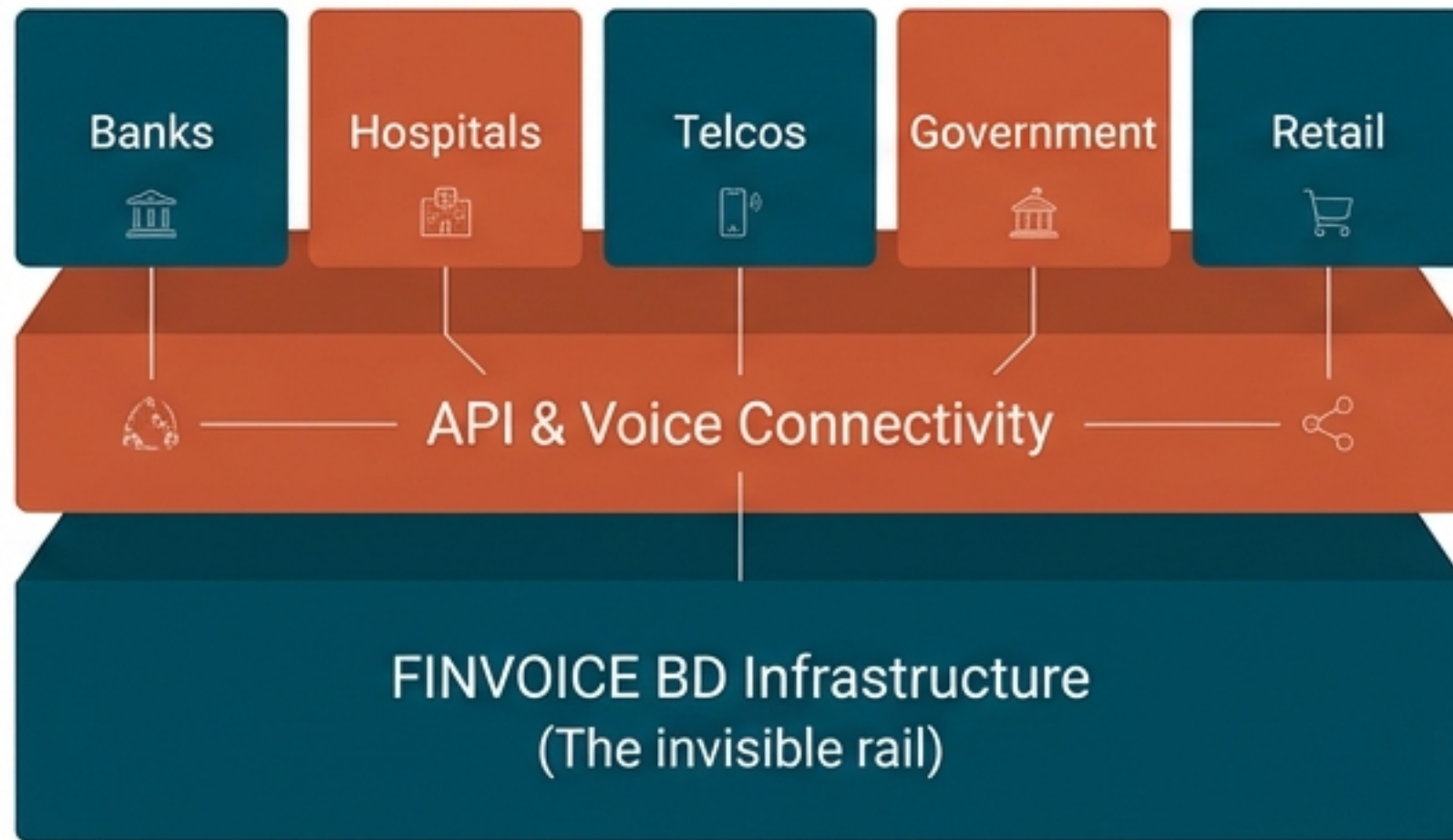
Concept: An AI Agent ecosystem for every sector.

Tagline: কথায় কথায় ডিজিটাল সেবা (Digital services through talk)

Expanded Verticals:

- Agriculture: Crop advice, weather alerts, prices.
- Travel: Ticket search, booking, cancellation.
- Telco: Balance checks, plan activation.

The Vision: Voice as a Public Utility



- **Future State:** Every digital service in Bangladesh usable by voice.
- **Goal:** Accessibility moves from an “extra feature” to the “default design”.
- **Impact:** Empowering the blind, elderly, and illiterate to participate fully in the economy.

Conclusion & The Ask

Where Empathy meets Scale.

1.

**A National
Inclusion Enabler.**

Empathy inclusion enabler.

2.

**A Defensible AI
Infrastructure Play.**

Defensible AI Infrastructure.

3.

**A Cost-Efficiency
Engine.**

Cost-efficiency engine.

**Where Bangladesh's digital future
finally speaks in its own voice.**