BPO Cost per FTE by Country and Role – 2026: Evidence Base & Methodology

TL;DR

- A defensible 10×9 fully-loaded monthly cost-per-FTE matrix can be built now, but only ~40% of cells are "high confidence"; the rest are derived (salary × burden × loading) or thin. Fully-loaded monthly cost per dedicated FTE ranges from ~$600 (India data annotator) to ~$15,000 (US software QA engineer), with CEE nearshore (Bulgaria, Romania, Poland, Ukraine) sitting at roughly 1.5–2.5× offshore (India/Philippines) and 35–55% of UK/German/US onshore.
- The core commercial premise is TRUE and verifiable: no public source publishes a genuine role × geography fully-loaded monthly cost-per-FTE matrix. Everest Group's paywalled Price Benchmarking Catalog is the only close substitute, and it is subscription-only and expressed as hourly/resource-unit rates, not fully-loaded monthly FTE.
- The single biggest differentiator for a CEE nearshore provider is not price — it is GDPR/data-residency and regulated-entity constraints that legally remove India and the Philippines from the option set for many EU financial and healthcare workloads, plus Ukraine's active-war risk premium. These belong in the notes column, not the footnotes.

Key Findings

1. **Employer burden rates vary enormously and change the math more than salary in some markets.** Romania's employer burden is only ~2.25% (CAM), while Germany's is ~21% and Poland's ~20.5%. The employee side is irrelevant to fully-loaded client cost; only the employer side plus benefits matters.
2. **Public BPO gross margins give a hard anchor for the loading multiple.** Genpact's full-year 2025 gross margin was 36.0% (gross profit $1.831bn; the 36.6% figure widely cited is Q4-2025 only, per Genpact's Feb 5, 2026 results); WNS runs a similar ~36% gross margin; Concentrix FY2025 non-GAAP operating margin was 12.8%. These imply client price ≈ 1.5–1.6× the provider's fully-burdened delivery cost, and roughly 1.8–2.8× front-line gross salary once facilities, supervision/QA, technology and margin are layered in. sec sec
3. **Offshore is cheapest on headline price but carries a well-documented attrition penalty.** Per Beacon Filing's 2025–2026 India-vs-Philippines analysis, "India's lower attrition rate (23-35% vs. 40-50%) translates into significant cost savings... A 500-seat operation in the Philippines losing 50% of its workforce annually incurs approximately $1.25-$2.5 million more in replacement costs"; the Philippine rate is corroborated by the Contact Center Association of the Philippines (CCAP) survey (combined ~45% in 2022). Replacement cost equals roughly 3–6 months of an agent's salary, which erodes the nominal saving over multi-year contracts.
4. **Regulation, not wage arbitrage, defines the addressable market for regulated work.** GDPR restricted-transfer rules, plus FCA/BaFin/FinCEN regulated-entity expectations, push

KYC/AML and EU healthcare data toward EU-based delivery — which is exactly where CEE nearshore wins and offshore is often disqualified.

5. **Ukraine is genuinely cheaper but priced with a war-risk premium.** Ukraine's Verkhovna Rada voted on January 14, 2026 to extend martial law and general mobilization a further 90 days to May 4, 2026 — the 18th such extension since February 2022. Providers mitigate with generators, Starlink, distributed teams, critical-sector mobilization deferrals, and USD contracting.
6. **Several roles do not map cleanly across all nine geographies.** US-style CPC medical coding barely exists as a domestic occupation in the UK and Germany (different health-reimbursement systems), and dedicated data-annotation FTEs are rare/uneconomic onshore. These cells are flagged rather than fabricated.

Details

Methodology (reproducible)

Definition of "fully loaded." The client-facing monthly cost of one dedicated FTE = gross salary + employer social security/payroll taxes + mandatory benefits (health, meal vouchers, PTO accrual, 13th-month where applicable) + facilities/IT/workstation/licenses + supervision/QA/team-lead allocation + vendor/BPO margin. It is NOT local gross salary alone.

Derivation formula. Fully-loaded monthly USD = Gross monthly salary (local) × (1 + employer burden %) × loading multiple, converted to USD. The loading multiple captures facilities + supervision/QA + technology + G&A + margin on top of the burdened salary.

- Offshore (India, Philippines): loading ≈ 2.3–2.8× gross (thin wages, fat relative overhead + margin; validated against published all-in seat costs).
- CEE nearshore (Bulgaria, Romania, Poland, Ukraine): loading ≈ 1.9–2.3× gross.
- Onshore (UK, Germany, US): loading ≈ 1.7–2.0× gross (high wages, thinner relative overhead).

Cross-checks. Offshore figures were validated against published all-in hourly ranges (India customer support $8–15/hr; Philippines $10–18/hr; US $40–80/hr) × 173.2 hours/month, and against reported all-in seat costs (India ~$800–1,200/seat/month, Philippines ~$1,200–1,800/seat/month per eorHQ). globalify

Assumptions. 173.2 productive hours/month (40 hrs/week × 4.33); dedicated FTE at standard local business hours; US-hours/night-shift coverage priced separately (see shift differentials). Excluded: transition/knowledge-transfer, pass-through technology licenses, travel, one-time recruitment/ramp fees.

FX rates used (as-of August 8, 2026; illustrative — verify at publication): EUR 1.08, GBP 1.27, PLN 0.25, RON 0.216, BGN 0.552 (fixed to EUR at 1.95583 on euro adoption), UAH 0.0238, INR 0.0116, PHP 0.0175 USD.

Table 1 — Fully-Loaded Monthly Cost per Dedicated FTE, USD (midpoint)

Role	Bulgaria	Romania	Poland	Ukraine	India	Philippines	UK	Germany	US
KYC analyst	3,200	3,100	3,500	2,300	1,150	1,650	6,100	8,400	10,000
AML L1 reviewer	3,000	2,950	3,300	2,200	1,100	1,550	5,800	8,000	9,500
CPC medical coder	2,400	2,400	2,700	1,900	1,150	1,650	n/a	n/a	10,000
Medical biller	2,200	2,200	2,500	1,750	1,000	1,450	n/a	n/a	8,500
AP clerk	2,500	2,800	3,200	1,900	830	1,270	5,150	7,000	8,150
Payroll specialist	2,800	3,000	3,500	2,050	950	1,450	5,600	7,600	8,900
L1 support agent	2,100	1,900	2,600	1,250	1,100	1,300	4,600	5,800	6,700
L2 technical support engineer	3,200	3,100	3,800	2,200	1,700	2,000	6,800	8,200	9,500
QA engineer (software)	4,700	4,600	5,500	4,600	1,600	1,750	8,700	9,500	15,000
Data annotator	2,300	2,100	2,850	1,450	600	950	4,800	6,600	7,400

Table 2 — Low-High Range, USD/month (dedicated FTE)

Role	Bulgaria	Romania	Poland	Ukraine	India	Philippines	UK	Germany	US
KYC analyst	2,400–4,000	2,300–3,900	2,600–4,400	1,700–3,000	850–1,600	1,200–2,200	4,800–7,600	6,500–10,500	7,800–12,500
AML L1 reviewer	2,200–3,800	2,200–3,700	2,500–4,200	1,600–2,900	800–1,500	1,100–2,100	4,500–7,200	6,200–10,000	7,400–12,000
CPC medical coder	1,700–3,200	1,700–3,200	1,900–3,600	1,300–2,600	800–1,700	1,150–2,300	n/a	n/a	7,800–12,500
Medical biller	1,600–3,000	1,600–3,000	1,800–3,300	1,200–2,400	700–1,450	1,000–2,000	n/a	n/a	6,500–10,500
AP clerk	1,900–3,300	2,100–3,700	2,400–4,200	1,400–2,600	600–1,150	900–1,750	4,000–6,600	5,400–9,000	6,400–10,200
Payroll specialist	2,100–3,600	2,200–3,900	2,600–4,500	1,500–2,800	700–1,350	1,050–2,000	4,400–7,000	5,900–9,600	7,000–11,000
L1 support agent	1,600–2,800	1,400–2,600	1,900–3,400	900–1,700	750–1,600	950–1,900	3,600–5,800	4,500–7,300	5,200–8,400
L2 technical support engineer	2,400–4,200	2,300–4,100	2,800–5,000	1,600–3,000	1,150–2,500	1,400–2,900	5,200–8,600	6,300–10,300	7,300–12,000
QA engineer (software)	3,500–6,200	3,400–6,100	4,100–7,300	3,300–6,100	1,100–2,400	1,250–2,600	6,700–11,000	7,300–12,000	11,000–19,000
Data annotator	1,700–3,100	1,550–2,850	2,100–3,800	1,050–2,000	400–900	650–1,400	3,700–6,000	5,000–8,300	5,600–9,400

Confidence flags (per country-cluster)

- **High:** Bulgaria, Romania, Poland (burden = official/PwC; salaries = ABSL + staffing surveys); UK, Germany, US onshore (burden confirmed; salaries = Robert Half/AAPC/ERI); India & Philippines L1/support (validated against published all-in seat costs).

- **Medium:** CEE KYC/AML and F&A cells (strong salary data, modeled loading); India/Philippines medical coding & annotation (good salary data, modeled loading).
- **Low:** Ukraine all cells (war-risk-adjusted, thin 2026 salary data); software QA in CEE (conflated sources — see flag); UK/Germany data annotation and any onshore CPC (role rare/uneconomic).

Notes column (per role — terse, buyer-facing)

- **KYC analyst.** Price is driven by regulated-entity data rules more than wages: FCA/BaFin/FinCEN and GDPR restricted-transfer constraints frequently force EU-based delivery, which prices India/Philippines out of the deal regardless of their lower rate. CAMS/ICA certification adds a premium; CEE offers EU residency at ~35–45% of UK/German cost.
- **AML L1 reviewer.** Transaction-monitoring L1 is high-volume and increasingly automated; offshore is cheapest but regulated banks often require EU/UK delivery for EU customer data. Night-shift/24×7 alert coverage carries a statutory uplift in CEE (see shift differentials).
- **CPC medical coder.** A US-market occupation: CPC (AAPC) certification carries a documented premium — the 2025 AAPC Salary Survey shows certified coders averaging $66,979 vs $55,721 uncertified (a 20.7% premium), and HIPAA overhead applies to any US-serving delivery. India and the Philippines dominate offshore coding; the UK and Germany do not have a comparable domestic CPC workforce (different reimbursement systems), so those cells are marked n/a.
- **Medical biller.** Tracks coding but ~10–15% cheaper; same HIPAA overhead and same UK/Germany non-applicability. Philippine and Indian RCM vendors (R1, Omega, Access Healthcare) are the deep talent pools.
- **AP clerk.** Commodity F&A work; India is cheapest, but GDPR and SOX/audit-trail requirements plus European-language needs favor CEE for EU clients. Poland is the most expensive CEE option due to sharply rising wages and minimum-wage indexation.
- **Payroll specialist.** Priced ~10–15% above AP clerk for statutory-knowledge depth; country-specific payroll expertise limits offshoring for EU payrolls, favoring CEE multilingual hubs.
- **L1 support agent.** The most commoditized role; Philippines leads for English voice, India for non-voice/chat. Attrition (PH ~40–50%, India ~23–35%) is the hidden cost. US-hours coverage from CEE needs a night-shift premium; from Asia it is daytime-aligned.
- **L2 technical support engineer.** ~1.5–1.8× L1; CEE and India compete on technical depth. Language and product complexity drive the spread more than geography.
- **QA engineer (software).** SOURCE AMBIGUITY FLAG: "QA engineer" in software means test engineering (priced here), NOT call-center quality analysts — several salary sources conflate them. Software QA is a skilled IT role, so CEE/Ukraine price near their developer bands and well above their own BPO roles; US software QA is the single most expensive cell in the matrix.

- **Data annotator.** Lowest-skill, most price-sensitive role; India and the Philippines dominate and onshore delivery is rare/uneconomic (UK/Germany/US figures are indicative, not typical). AI-training demand is pushing specialized (medical/legal) annotation rates up.

A) Employer burden rates by country (2026)

Country	Total employer burden (% of gross)	Key components & caps	Confidence
Bulgaria	~18.9–19.6%	Social security + health; employer share 18.92–19.62% (PwC). Contributions capped at a maximum monthly insurance base. Pension rate rose 2pp on 1 Jan 2026. Joined eurozone 1 Jan 2026.	High
Romania	~2.25% (CAM only)	Employer pays only the 2.25% labor-insurance contribution (CAM); the heavy 35% (CAS+CASS) is employee-side. Meal vouchers add real cost.	High
Poland	~20.5%	ZUS employer ~20.48% (pension/disability 16.26%, accident, Labour Fund, FGŚP). Pension/disability capped at PLN 282,600/yr (2026). Health uncapped.	High
Ukraine	22% (ESV)	Flat 22% Unified Social Contribution, employer-only; no employee social contribution. Capped at a multiple of minimum wage.	High
India	~12–16%	EPF 12% + ESI 3.25% employer (ESI only below wage threshold); gratuity accrual.	Medium
Philippines	~18–22% all-in	SSS (employer 10%), PhilHealth, Pag-IBIG + mandatory 13th-month (~8.3% uplift).	High
UK	15% above £5,000	Employer NIC 15% on earnings above the £5,000/yr secondary threshold CountryTaxCalc (frozen; raised from 13.8% in April 2025); Class 1A 15% on benefits.	High
Germany	~21%	Pension 9.3% + health ~8.75% (7.3% + half of 2.9% avg Zusatzbeitrag) + care 1.8% + unemployment 1.3% + accident ~1.1%. Pension/unemployment cap €101,400/yr; health/care cap €69,750/yr (2026).	High
US	~8–14%	FICA 7.65% to $184,500 SS wage base (2026); CountryTaxCalc Medicare uncapped; FUTA ~0.6% net; SUTA varies by state (typically 1–4%).	High

B) Prevailing gross monthly salary anchors (illustrative, gross local → USD)

- KYC/AML: India ₹26k–51k/mo ($300–590, Glassdoor); Poland PLN 6,000–8,000/mo ($1,500–2,000, Glassdoor); UK ~£30–38k/yr; Germany ~€45–55k/yr; US ~$55–70k/yr. Glassdoor
- Medical coder: India ₹18–30k/mo (CPC premium 20–50%); Philippines ₱25–50k/mo; US CPC average $66,979/yr, CPC median $58,895 (AAPC 2025 Salary Survey; certified vs $55,721 uncertified = 20.7% premium; two credentials $71,130, three-plus $81,227). Transorze Himtraininginstitute
- AP clerk: Germany ~€41k/yr (ERI); US $43,250–54,750/yr (Robert Half 2026). ERI Robert Half
- Call-center/L1: Philippines ₱21k–32k/mo (Indeed/PITON-Global 2025); Romania ~RON 4,500/mo; Bulgaria ~€900–1,340/mo (Zaplatomer/jobs.bg).
- Data annotator: India ₹15–30k/mo; Philippines ₱18k–30k/mo (Glassdoor/ERI).

C) BPO margin & loading benchmarks (public-company anchors)

- Genpact full-year 2025 gross margin 36.0% (gross profit $1.831bn; Q4-2025 was 36.6%); Concentrix FY2025 non-GAAP operating margin 12.8% (revenue $9.83bn); WNS FY2025 gross margin ~36%; TELUS International lower. Provider gross margins of ~35–40% imply client price ≈ 1.5–1.6× fully-burdened delivery cost. sec sec
- Reported provider markup over agent cost: 20–40% (per multiple 2026 cost guides); dedicated-FTE quotes commonly cited at 2–3× local take-home salary. globalify
- Margin varies by: geography (thinner in low-wage offshore, fatter on premium multilingual CEE), seniority (higher-skill = higher absolute margin, lower %), contract type (dedicated FTE > transactional/per-item > outcome-based for predictability), and volume (10–20% discounts at 50–100+ seats, per Globalify).

D) Structural cost drivers & caveats

- **Certification/licensing:** CPC (AAPC) coders earn a documented 20.7% premium over non-certified (AAPC 2025); CAMS/ICA lift AML/KYC pay; HIPAA compliance adds overhead to US-serving healthcare BPO.
- **Regulated-entity limits:** FCA (UK), BaFin (Germany), FinCEN (US) expectations and GDPR restricted-transfer rules push regulated KYC/AML and EU health data to EU-based delivery; a US-headquartered provider with EU data centers can still trigger a "restricted transfer" under GDPR Chapter V because of CLOUD Act/FISA exposure — a structural argument for EU-incorporated CEE providers.
- **Data residency:** GDPR does not mandate EU-only storage but makes non-adequate transfers costly to defend; in practice EU financial/healthcare buyers default to EU delivery, removing India/Philippines from the option set. This is the core CEE nearshore differentiator. Expanso
- **Ukraine war risk:** Martial law/mobilization extended January 14, 2026 to May 4, 2026 (18th extension since 2022); UN reported continued grid attacks in Feb 2026. Mitigations:

generators, Starlink, distributed/relocated teams, critical-sector mobilization deferrals, USD contracting, ~96% reported contract continuity among established IT vendors. U.S.-Ukraine Busine...

- **Shift differentials:** Statutory night-shift uplifts exist in Poland, Romania, Bulgaria and Germany; offshore night-shift (US-hours) premiums run ~15–30%; nearshore CEE has partial EU-daytime alignment and needs a premium only for US-hours coverage.
- **Attrition:** India ~23–35%, Philippines ~40–50% (CCAP ~45% in 2022), CEE materially lower; replacement cost ≈ 3–6 months' salary per agent.
- **Language premiums:** German, French, Dutch and Nordic capability command a meaningful uplift in CEE; English proficiency is very high in the Philippines.
- **Minimum wage/indexation:** Romania minimum RON 4,050 (H1 2026) → RON 4,325 (Jul 2026); Poland's minimum wage (PLN 4,806 in 2026 context) has risen sharply, lifting the CEE floor; Bulgaria indexed and now in euro.
- **FX/currency:** Bulgaria eliminated BGN FX risk via euro adoption (1 Jan 2026); PLN, RON, UAH, INR, PHP remain exposures; most Ukraine contracts are USD to shield clients.
- **Time-zone overlap:** CEE gives near-full overlap with Western Europe and a few afternoon hours with US East Coast; India/Philippines are daytime-aligned to Asia and require night shifts for US live coverage.

E) Competitive / citation landscape — premise VERIFIED

No public source publishes a genuine role × geography fully-loaded monthly cost-per-FTE matrix.

- **Deloitte Global Outsourcing Survey 2024:** survey narrative/statistics only (e.g., cost cited as primary driver by 34%, down from 70% in 2020); no pricing tables. Prialto
- **Everest Group:** Pricing Index (EGPI) and paywalled Price Benchmarking Catalog — the closest substitute, covering role × geography resource-unit prices across onshore/nearshore/offshore, refreshed bi-annually — but subscription-only and expressed as hourly/resource-unit rates, not fully-loaded monthly FTE. Everest Group
- **NelsonHall / ISG:** vendor assessments (NEAT / Provider Lens) and the ISG Index (contract/ACV volumes); pricing sits inside paid engagements, not published per-role.
- **Outsource Accelerator:** country-level BPO price ranges and directory listings, not a rigorous matrix.
- **Accelerance Global Software Outsourcing Rates Guide (2024–2026):** hourly developer rates by region/seniority — software engineering only, hourly, not fully-loaded BPO.
- **Clutch / GoodFirms:** self-reported agency hourly bands; **Cloudstaff / Booth & Partners:** fully-loaded but quote-only, single-provider; **Time Doctor:** content-marketing hourly ranges.
- **Gap this asset fills:** a transparent, sourced, role × geography, fully-loaded MONTHLY cost-per-FTE matrix with derivation shown — which none of the above provide publicly.

F) Search / AEO context

Commercial-intent phrasing clusters around "outsourcing cost per FTE," "BPO pricing," "offshore staff cost," "nearshore vs offshore cost comparison," and role-specific long-tail such as "cost to hire a medical coder in the Philippines." SERPs are currently dominated by vendor cost guides (Outsource Accelerator, HiveDesk, Globalify, eorHQ, rethinkCX) and EOR blogs; AI assistants currently cite these vendor guides and Glassdoor/PayScale/ERI aggregators, none of which offer an authoritative fully-loaded matrix — leaving an AEO opening for a citable reference asset. (Note: no keyword-volume tool data was available in this pass; treat volume/SERP claims as directional and validate with a keyword tool before publication.)

Source table (representative mapping; add full URLs/dates at publication)

Data point	Primary source(s)	Vintage
Bulgaria employer burden 18.92–19.62%	PwC Worldwide Tax Summaries; Trading Economics (NRA)	2026
Romania CAM 2.25%	PwC/Playroll/Boundless; ANAF Fiscal Code	2026
Poland ZUS employer 20.48%, cap PLN 282,600	PwC; getsix; Outsorcy	2026
Ukraine ESV 22%	PwC; CXC; Playroll	2025–26
Germany ~21%, caps €101,400/€69,750	PwC; Osborne Clarke; GTAI; SV-Rechengrößen-VO 2026	2026
UK NIC 15% / £5,000	Deloitte; PayFit; BDO	2026/27
US FICA 7.65%/$184,500	IRS Pub 926	2026
Genpact GM 36.0% FY25	Genpact Q4/FY2025 results (Feb 5, 2026)	2025
Concentrix margin 12.8%	Concentrix Form ARS FY2025 (SEC)	2025
WNS GM ~36%	WNS Form 8-K FY2025 (SEC)	2025
CPC premium 20.7%, avg $66,979	AAPC 2025 Salary Survey	2025
Attrition 23–35% / 40–50%	Beacon Filing; CCAP survey	2025–26
Ukraine martial law to 4 May 2026	Verkhovna Rada vote (Jan 14, 2026)	2026
PH BPO salaries ₱21–32k	PITON-Global; Indeed; JobStreet	2025–26
Offshore all-in seat $800–1,800	eorHQ; Globalify; rethinkCX	2026

Recommendations

1. **Publish now with honest confidence flags.** Ship the matrix with per-cell confidence (high/medium/low) and the derivation formula visible. The credibility of the asset rests on transparency, not false precision. Threshold to upgrade a cell to "high": a direct provider rate card or a public filing.
2. **Lead with the regulatory moat, not price.** Frame CEE nearshore around GDPR/FCA/BaFin EU-delivery constraints and Ukraine risk mitigation. Buyers who can legally use India/Philippines will; the winnable market is the one where they legally cannot.
3. **Prioritize hardening the high-value regulated cells** (KYC, AML, medical coding) with primary rate cards and ABSL/NASSCOM/IBPAP salary data before promoting the asset; these are where buyers will scrutinize the numbers hardest. Also commission a keyword-volume pull to replace the directional AEO section.
4. **Build the hub architecture** (below) so every row/column links to a service or compare page; a matrix with no internal destinations wastes the AEO opportunity.
5. **Refresh quarterly**, versioning FX and minimum-wage changes (Poland/Romania indexation, Bulgaria euro adoption) — recency is the moat against the static vendor guides.

Recommended slug architecture (do not guess existing URLs)

- Role/service pages: `/services/kyc-analyst`, `/services/aml-reviewer`, `/services/medical-coding`, `/services/medical-billing`, `/services/accounts-payable`, `/services/payroll`, `/services/customer-support-l1`, `/services/technical-support-l2`, `/services/software-qa`, `/services/data-annotation`.
- Geography pages: `/locations/bulgaria`, `/locations/romania`, `/locations/poland`, `/locations/ukraine`, `/locations/india`, `/locations/philippines`, `/locations/uk`, `/locations/germany`, `/locations/us`.
- Compare pages: `/compare/nearshore-vs-offshore`, `/compare/bulgaria-vs-philippines`, `/compare/poland-vs-india`, `/compare/romania-vs-philippines`, `/compare/cee-vs-offshore-kyc`.
- Pages that must exist to make the matrix a functioning hub: at minimum the 10 role pages and the CEE geography pages plus `nearshore-vs-offshore`.

Caveats

- Most salary inputs are 2025–2026 vintage; a minority (some ERI/SalaryExpert figures) are 2025. Every figure should carry its vintage at publication.
- Aggregator salary data (Glassdoor, PayScale, ERI) is triangulation, not ground truth; several show implausibly low or thin-sample figures and were sanity-checked against staffing-firm and industry-body ranges.
- Loading multiples are modeled, not observed per-provider; actual quotes vary with volume, contract type and scope. The public-company gross margins anchor them but do not fix

them.

- CPC medical coding and dedicated data annotation cells for the UK/Germany are marked n/a or indicative because the role is rare/uneconomic there — this is a deliberate refusal to fabricate.
- FX rates are illustrative as of the stated date and materially affect USD figures; re-baseline at publication.
- Ukraine figures assume continued operation under martial law; a material escalation would invalidate them.
- The AEO/search-volume section is directional only — no keyword tool was run in this pass.