CHAPTER 1
INTRODUCTION

Rational

At this moment, globalization is the main aim that is being reached for growing by all countries in the world wide. English is the international language that absolutely needed. One of them is for the companies which moving in the banking sector.

Accurate information is the one that to be obligation for the banking sector, such as the newest information about politic, social policy, etc. Some times a lot of information media make the information is not just prepared in the Indonesian language only. So that English utilizing for support world banking is very needed, especially in the funding sector. So that the writer chose to be the Financial Advisor.

The writer chose apprentice in Danamon Bank because that bank is one of the biggest bank which being in Indonesia. Danamon Bank has kind of division, so that impossible if the writer observe for all divisions of Danamon Bank. In this apprentice the writer decided to observe funding division that be in Danamon Bank, and the writer was placed at Danamon A. Yani Branch. The writer chose Danamon Bank because Danamon Bank beside the one of the biggest bank in Indonesia, also has a lot of funding's employee whom have experience especially about reksadana and offshore products.

Rationale

Globalization has played quite a big role in the countries' development in the world wide. English, then, becomes the international language that is absolutely needed. One of the functions of English language is for an effective communication in companies which run in the banking sector.

Obtaining accurate information is one obligation for the banking sector, such as the newest information about politics and social policies. A lot of information in the media are available not only in Indonesian, but also in English language, therefore, English usage to support world banking sector is very needed, especially in the Funding Sector. Accordingly, I am interested in applying my English as a Financial Advisor.

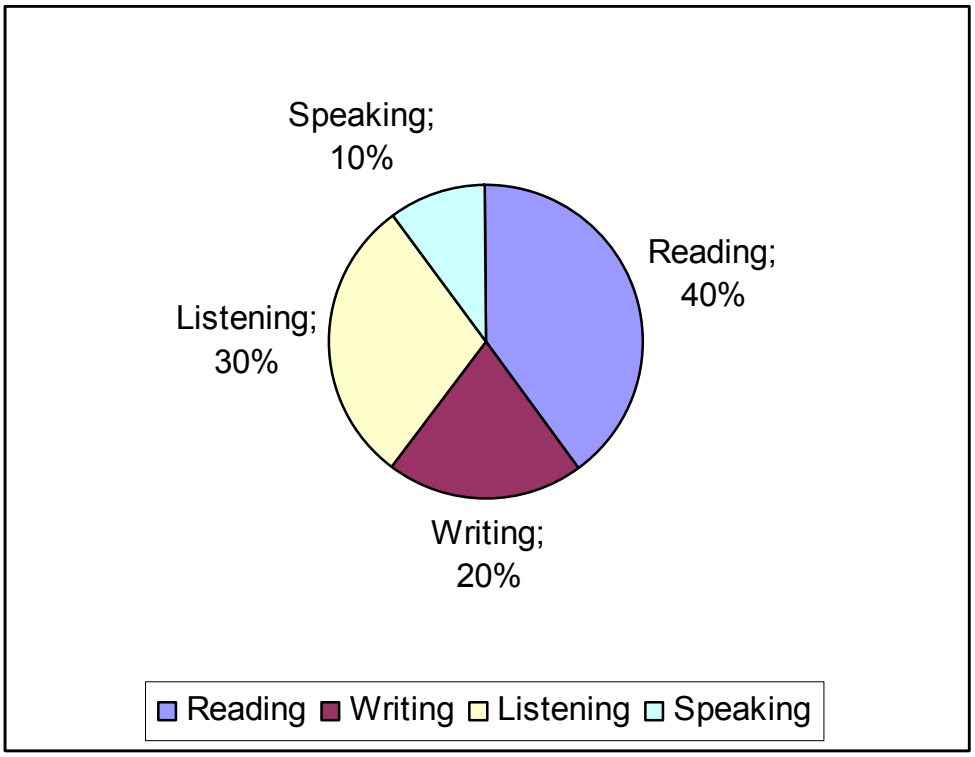
I chose to do apprenticeship as a Financial Advisor in Danamon Bank because the bank is one of the biggest banks in Indonesia, which also has a lot of funding employees who are experienced especially in their knowledge of reksadana and offshore products. Danamon Bank has a lot of divisions, so that it is impossible for me to observed all its divisions. During the apprenticeship period, therefore, I only observe the Funding Division at Danamon A. Yani Bank, the branch I was placed.

Routines

During the apprenticeship, which lasted for one and a half months, I had to come five times a week, Monday to Friday. I got a two – week training at Danamon Dago about the basic theory of funding. Then, I was placed at Danamon A. Yani Branch. In the first three days, I learnt to adapt with the new environment. Afterwards, I started doing the job of a Financial Advisor which was to contact the customers.

I could consult the ABDM if I had some problems. ABDM stands for Assistance Business Development Manager, which is a division that functions like a supervisor. In general, ABDM is the connector between Financial Advisor and BDM. I also tried to always follow the recent updates in banking sector to be able to perform my task well. During apprenticeship, I got a lot of new knowledge especially in Funding Department. I did the job that was given by ABDM, such as : giving the explanation about Danamon's Products; answering the customer's questions; listening to the conference call once a week; translating the fund fact sheet from English to Indonesian; and also trying to follow the recent updates from CNN news, Internet, and Bisnis Indonesia news paper.

During the apprenticeship I used four English skills, namely : speaking (10%), writing (20%), listening (30%), and reading (40%). Speaking in English was used when I met the customers who did not speak Indonesian fluently (sually foreign people). Writing was used for sending e–mails and making letters in English. Listening was used when I listened to the CNN news and the conference call with foreign people. Reading was used when I read English fund fact sheets, e-mails in English, and web-sites. I have summarized the use of the English skills in the pie chart on the next page.



Evaluation

Observing the working system at Danamon Bank, I come up with a conclusion, that this apprenticeship is very useful for the students because they can know and adapt themselves with the real working environment. In adapting myself with the working system at the working place, I have strengths and weaknesses as the apprentice at the Funding Division.

One of the strengths is my vocabulary. I was assisted by the knowledge I got from from vocabulary classes that teach business jargons, which has made working during this apprenticeship period easier. Besides, I was willing to learn about banking sector from some books.

The weakness is that I have little knowledge about forex, so my explanation about it to the customer was not fluent. I would also like to thank the faculty because through this apprenticeship, I can know a lot about the real working environment, while I only learnt the theory in the classroom.