CHAPTER I

INTRODUCTION

A. Background of the Study

Insurance business is a business that is developing in Indonesia. Business Today (par. 1) mentions that Indonesian people's awareness of the importance of insurance is rising. The CEO of AXA Indonesia says that in the years to come, the market for health insurance will be very promising (par. 5). In response to the opportunity, AXA Indonesia is doing some campaigns to develop people's awareness of insurance.

Getting the above information, I am interested in learning more about insurance business. Therefore, I decide to do my internship at PT AXA Financial Indonesia (henceforth, AFI) in the Bengawan Branch. I had the position as a financial consultant. One of my tasks as a financial consultant is to phone prospective clients. The purpose of making the calls is to make an

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appointment with the prospective clients to meet, so that I could explain more about the insurance products that the company offers. In order to help me

when phoning the clients, the company provided a phone script consisting of possible conversation to occur between me and the prospective clients. There were eighteen clients that I phoned, but I could not make any appointments with any of them; even though I had used the script provided when making the calls.

I decide to discuss my difficulty in using the script to phone prospective clients in this term paper. I believe this problem is important to be analyzed because phoning prospective clients is the main duty of an insurance financial consultant. I will analyze the problem critically and systematically, so that the solution to the problem can be found out.

B. Identification of the Problem

The problem will be analyzed to answer the following questions.

1. Why did I find difficulties in using script when I phoned prospective clients for AFI?

2. How did the problem affect me and my prospective clients?

3. What should I do to be able to use script effectively when phoning three prospective clients for AFI?

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C. Objectives and Benefits of the Study

There are three objectives of this research. The first is to find out the causes of my difficulty in using scripts when phoning prospective clients as an insurance financial consultant for AFI. The second is to find out the effects of the difficulty. Then, the third objective is to find out the best solution.

There are also benefits of this research. The first benefit is for the institution where I did the internship, which is AFI, Bengawan branch. The benefit for AXA agents who experience the same problem can try my solutions. Then, the second benefit is for the readers of this term paper. It can make them find the solutions of one of the problems experienced by some insurance agents. Lastly, this research is beneficial for me because the solutions found can help me to make any appointments with some of my prospective clients.

D. Description of the Institution

In Grade II Basic Training Product Knowledge published by AXA Sales Academy, the company's history is given. The man who founded AXA was Claude Bebear. In 1995, the name was PT MLC Life Indonesia before it changed its name to PT AXA Financial Indonesia on May 8, 2006. Some progresses were experienced by AXA. In 2009, AXA Group served more than

90 and 5 continents, with the support of 216,000 professional employees. Until December of 2009, the assets under the management of AXA Group was Euro 90.1 billion and the net income after tax was $3,5 billion.

PT AXA Financial Indonesia is currently operating in Indonesia, including Ambon, Bali Balikpapan, Banda Aceh, Bandung, Batam, Bengkulu, Blitar, Cirebon, Kupang, Lampung, Lombok, Louksemawe, Makasar, Malang, Magelang, Manado, Medan, Palembang, Pekanbaru, Palu, Tangerang, Jakarta, Jember, Samarinda, Semarang, Solo, Surabaya, Sorong, Tanjung Pinang Terempa, Yogyakarta. AXA agents occupy the top ranks in both national and international levels. More people have applied to be an agent of AXA. Now, AFI has 4 products, which are Maestrolink Plus, Maestro Syariah, Maestro Elite Care and Maestro Term. I did my internship at one of the branches of PT AXA Financial Indonesia which is located on Jalan Bengawan no. 49, Bandung. The leader of this branch is Mr. Hendrawan Oetomo.

E. Method of the Study

The data that is used to support my analysis in this term paper comes from field research and library research that I did. Data from the field research is taken from my observations and recorded in my internship journal. From library research, the data gathered are from Internet sources and printed sources.

F. Limitation of the Study

The subject of my research is myself when I was an intern at AFI. The study focuses on my difficulty in using script when phoning prospective clients as an insurance financial consultant for AFI from 21st December 2011 until 16th February 2012.

G. Organization of the Term Paper

This term paper consists of 10 parts. The parts are Abstract, Declaration of Originality, Acknowledgements, Table of Contents, Chapter I, Chapter II, Chapter III, Chapter IV, Bibliography, and Appendices.

The first is Abstract. It is a summary of each chapter of the final in the term paper. The second is Declaration of Originality. It contains my statement about authenticity or genuineness of my work. The third is Acknowledgements. It contains my gratitude for those who helped me in the process of writing the term paper. The fourth is Table of Contents. It contains details of the contents and their page numbers.

Chapter I consist of seven parts. They are Background of the Study, Identification of the Problem, Objectives and Benefits of the Study, Description of the Institution, Method of the Study, Limitation of the Study, Organization of the Term Paper. Chapter II analyses the causes and the effects of my problem. Chapter III provides three potential solutions, and their

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potential positive and negative effects. Chapter IV states the summary of Chapter II and Chapter III, the chosen solutions, and the reason for each selection. Bibliography lists the publication information of the references used in the term paper. Appendices contain the Flowchart and Phone Script Sample.