

CHAPTER I

INTRODUCTION

A. Background of the Study

Nowadays, practical skills such as building good relations and communicating effectively with people are important in the real working world. As it is stated in “Intercultural Communication in the Global Workplace”, “The need for effective and clear intercultural communication is becoming vital in securing success in today's global workplace” (1). All those skills are provided at DIII Programme for English, Maranatha Christian University. I had an opportunity to apply those skills when I was doing my apprenticeship at PT. AXA Financial Indonesia or generally known as AXA.

The reason I did my apprenticeship at AXA is because I think that recently insurance has become one of the necessities in life. As Vijayalekshmi Omana states in “Injury Lawyers Injured Profession : Part One”, “Nowadays i.e. the 21st century insurance has become a real essential thing in the life of every individual” (par.3). Insurance plays an important role in the society. It assists people to plan their financial needs and give them protections.

I did my apprenticeship at AXA as a financial consultant or generally known as an agent. In the first month, I got some training from AXA before I was allowed to sell. Each informal training lasted for two or three hours a day, but a formal training could last from nine o'clock in the morning until five o'clock in the evening. In the second month, I had to apply what I got from the training by dealing directly with my prospective customers on the field.

My job description as an agent was to market and sell insurance products. The first step is I have to make a database which is a list containing the data of my prospective customers, such as names, addresses, and phone numbers. Next, I have to call my prospective customers and arrange an appointment with them. When the appointments are fixed, I have to deliver a presentation for my prospective customers and give them some illustrations about the insurance proposal which is suitable with their profile. I did the presentation under the supervision of my Leader since I was not entitled to make the deal with my prospective customers yet until I got the license from Asosiasi Asuransi Jiwa Indonesia (AAJI).

When I was doing my job, there were some problems I had to face. One of them is I had a difficulty in selling insurance. There were many challenges I had to face both in terms of pricing of insurance's products as well as my prospective customers. Therefore, in this term paper, I am going to discuss about my difficulty in selling insurance at PT. AXA Financial Indonesia. I will discuss more about the causes and effects, and then find the best solution to solve my difficulty.

B. Identification of the Problem

Based on my experience during my apprenticeship as an agent at PT.

AXA Financial Indonesia, I propose to analyze :

1. Why did I have a difficulty in selling insurance while I was doing my apprenticeship at PT. AXA Financial Indonesia?
2. How should I overcome this difficulty?

C. Objectives and the Benefits of the Study

The objectives of the study are to find out the causes and effects of my difficulty in selling insurance, to analyze some potential solutions to solve the problem, to find out the positive and negative effects from each potential solution, and choose the best solution to overcome the problem.

By writing this term paper, there are some benefits for the institution, the readers of this term paper, and for me as the writer. For the institution, I am likely to share my experiences with other agents at AXA so that they can get some benefits. The methods proposed can be used to handle their difficulties in selling insurance. Another advantage of this study is for the readers. It is expected that this term paper can provide some useful information and knowledge for them about guides to successful selling. For me, the benefit is that I will be able to overcome the problem by applying the best solutions. Furthermore, I can improve my knowledge, experiences, and skills in selling insurance.

D. Description of the Institution

In an AXA Financial Business Opportunity brochure, it is stated that AXA is one of the world leading insurance and asset management groups which was established by an experienced group of insurance business in France in 1816. At the moment, AXA is serving 96 million clients, individuals and business, in 61 countries.

As stated in an article entitled “About Us” on the AXA International Group’s Website, “AXA mission is to help its clients live more confidently day after day, by protecting them, their families and their property against risks, and by managing their savings and their assets. In 2003, for the first time, The AXA Group gained ground in Asia, including in Indonesia” (par.2).

AXA Office Centre in Indonesia is located in Ratu Plaza Office Building, Jakarta. However, the place where I do my apprenticeship is at one of AXA branch offices in Bandung which is located on Jalan Bengawan No. 49.

E. Method of the Study

This term paper uses several ways to collect the data. I gather the data from my observation, library research, and online publications. As the supporting data for the analysis, I use my apprenticeship journal as the source.

I did my observation while I was doing my apprenticeship as an agent. In addition, I also went to the library to look for the printed sources. Besides that,

I browsed the Internet to gather more data. Moreover, I read my apprenticeship journal to remind me of the small details I missed. The data are used to analyze the problem and to find the best potential solutions.

F. Limitation of the Study

My term paper focuses on handling my difficulty in selling insurance at AXA, an insurance and asset management company. The apprenticeship was done from 20th December 2011 until 18th February 2012 at AXA Bengawan.

G. Organization of the Term Paper

This term paper starts with the Abstract, a summary of the whole term paper in Indonesian. Afterwards, it is followed by the Acknowledgements, which contains my gratitude to a list of people who have supported me during the process of writing this term paper. After that, there is the Table of Contents.

Then, there are four chapters which are as follows: Chapter I is the Introduction, Chapter II contains the Problem Analysis, Chapter III deals with the Potential Solutions, and Chapter IV is the Conclusion. In the last part of my term paper, there are a Bibliography containing a list of References and Appendices (Flowchart).