

I do my apprenticeship at The Hongkong and Shanghai Bank Corporation Limited (HSBC). It is located at Jalan Asia Afrika no. 116 Bandung. HSBC's head office is in London and it has 13500 branches in 85 countries with 55 million consumers. HSBC is a good and professional bank. HSBC as a foreign bank in Indonesia can adapt to the tradition of Indonesian people. Therefore, the motto of HSBC is "World Bank with Local Tradition". For example, Indonesian HSBC ATM card can be use in all HSBC ATM around the world and the customer can withdraw the local currency depending on what country they visit. Friendly and respectful is Indonesian people's characteristics so all HSBC's front office staffs must be handle the customer with smile and greet them.

I work as a Personal Banking Marketing Officer (PMO). My job descriptions are selling investment products and updating the new products to the customer. I enjoy working as PMO because I can meet many people and get new experiences in my life. Moreover, I can develop my knowledge as well. Therefore, this is why I choose this company.

The variety of products makes HSBC popular in the world. The products are time deposit, multi currency saving, investment, credit card and loan. In addition, HSBC also have products named mutual fund and offshore this product has a connection with the emerging stock market either in Indonesia or in other countries. HSBC's position here is the selling agent between the investment company and the customer.

HSBC takes a profit a fee by selling the investment products and HSBC's own products.

To be a PMO in HSBC one should have these qualifications:

1. Male / female of 20 - 45 years old.
2. Minimum D-III, graduates from any major or university student in the final semester.
3. Fluent in English.
4. Communicative, have good appearance, have pleasant attitude and behaviors.
5. Able to work in a team.
6. Has a wide network and knowledge in banking.

The PMO's work schedule is from Monday until Friday starting from 8 am until 5 pm. The break time is at 12 pm -1 pm, except on Friday the break time is 12 pm until 1.30 pm.

The routine activities of a PMO are updating information about the foreign currency and the latest interest rate of investment in HSBC, which is based on Bank Indonesia's interest rate, and all about economic situation in all developing countries. In addition, every month there is a product knowledge training that I should attend and pass the exam that is given by the Support and Service Department. After I learn about HSBC's products, I should explain it to a prospective customer and try to convince the prospective customer to open a new account in HSBC and buy HSBC's products either in saving, deposit, mutual fund, or offshore. To make the prospective customer understand about the products easily, I translate HSBC's product from English to Indonesian language (App. 1).

During the apprenticeship, I use writing skill for writing a daily report to Mr. Hery Ludiwidjaja (App.2) as a Branch Sales Manager. I use listening skill in training of new products (App.3). I use reading skill for reading emails (App.4) from HSBC's branch aboard. For the speaking skill I use this skill to communicate with foreign customers. Moreover, the knowledge I get from Effective Oral Presentation class helps me in doing presentations in front of all HSBC staff and team members.

After I finish my apprenticeship at HSBC, my vocabulary, reading, writing and speaking skills improve. Therefore, I become more confident and well trained to give a presentation in front of many people. On the contrary, I feel that I also have several weaknesses in writing. I still make some mistakes in grammar when I write a report. Being a PMO in a bank is a new experience for me therefore, I have a problem about understanding economic terms.

My suggestion for HSBC is to develop the relationship among departments, and offer interesting products; in order, to make consumer invest their money in HSBC. The suggestions for D-III English programme are to expand relationship with other big companies and provide a supervisor from the beginning of apprenticeship until the end.