

CHAPTER I

INTRODUCTION

A. Background of the Study

People nowadays know about the importance of life insurance. Matt Krantz, in his article, says, "While life insurance isn't fun to buy, it's a critical part of many financial plans" (par. 3). Although there are some people who think that it is not fun to buy life insurance, the fact is life insurance can guarantee our family's life when something bad happens to us, for example when we die. So it is clear enough that life insurance is needed, because it is important for one's financial plans.

The fact mentioned above makes me feel interested in learning more about life insurance. Thus, I decided to do my internship program in AXA Financial Indonesia - Bengawan branch. I got a position as an agent. My job as an agent is to give a presentation about the product of AXA insurance confidently. The purpose of giving a presentation is to tell clients about AXA's specific product and to make them trust AXA for their life insurance. AXA

helped me with some presentation tools like brochures and presentation slides. There were more than ten people that I prospected, but I could not make any *closing* (a time when the client agree to join as a member of health insurance in AXA). The real problem was not when I presented a product, but the fear I had before I started the presentation.

I decided to take my difficulty in handling fear before starting a presentation as the topic of this term paper. I am sure that this problem is important to be analyzed because fear is one of the main factors of a poor presentation, and unfortunately most people have experienced this. As Ron Kurtus says, "A great fear that many people have is speaking before a group or audience." I will analyze the problem critically and systematically, so that in the end the solution of the problem can be found.

B. Identification of the Problem

The problem will be analyzed by answering the following questions.

1. Why was it difficult to handle fear before starting a product presentation to a client?
2. How did the problem affect my presentation?
3. How can I overcome the fear of making an excellent product presentation?

C. Objectives and Benefits of the Study

There are three objectives of this research. The first objective is to analyze the causes of my difficulty as an agent in AXA Financial Indonesia in overcoming fear before starting a presentation to a client. The second objective is to analyze the effects of the problem on my presentation. The last objective is to find the best solution to overcome the problem.

There are some benefits of the research. The first benefit is for the institution in which I did the internship, AXA Financial Indonesia, Bengawan branch. I believe that the difficulty in overcoming fear is a problem experienced by most agents, so this paper can enable AXA agents to reduce or even eliminate their fear before starting a presentation. The second benefit is for the readers of this term paper who experience fear and feel nervous before starting a public speaking or any speech. The potential solution in this term paper can help them overcome their fear. Last, this research is beneficial for me because the potential solutions can help me to overcome my fear before starting presentations in the future career.

D. Description of the Institution

Grade II Basic Training Product Knowledge published by AXA Sales Academy states that Claude Bebear is the founder of AXA. In Indonesia, the name of AXA was PT. MLC Life Indonesia, but it changed into PT. AXA Financial Indonesia on 8th May 2006. In 2009, AXA Group served more than 90 countries and 5 continents, with the support of 216,000 professional employees. AXA official site also states that in 2013, AXA launched a Lab in Silicon Valley, entered the Colombian market, supported Research and Social Entrepreneurship, and maintained the leadership of the Brand.

AXA financial is now operating in a lot of big cities in Indonesia, including Ambon, Bali, Balikpapan, Banda Aceh, Bandung, Batam, Bengkulu, Blitar, Cirebon, Kupang, Lampung, Lombok, Lokseumawe, Makassar, Malang, Magelang, Manado, Medan, Palembang, Pekanbaru, Palu, Tangerang, Jakarta, Jember, Samarinda, Semarang, Solo, Surabaya, Sorong, Tanjung Pinang, Terempa, and Yogyakarta. AXA agents occupy the top ranks at both national and international levels. AXA Financial now has four products: Maestrolink Plus, Maestro Syariah, Maestro Elite Care, and Maestro Term.

E. Method of the Study

The data used for the analysis in this term paper came from field and library research that I did. The data from the field research was taken from my observation, which I kept in my internship journal. For the library research, I collected the data from the Internet and printed sources.

F. Limitation of the Study

The subject of this research is me myself when I did my internship program at AXA Financial Indonesia-Bengawan branch. The study focuses on my difficulty in overcoming fear before doing a product presentation as an agent in AXA Financial Indonesia from 17th June to 5th July 2013.

G. Organization of the Term Paper

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

The first part is Abstract, a brief summary of all of the chapters in this term paper in Indonesian. The second part is Declaration of Originality, which contains my statement about the genuineness of my work. The third is Acknowledgement, which contains my gratitude to all the people involved in the process of writing and who helped me in the completion of this term

paper. The fourth part is Table of Contents, which contains details of the contents and their page numbers.

Chapter I is the introduction. It consists 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, and Organization of the Term Paper. Chapter II contains the causes and effects of my difficulty. Chapter III contains three potential solutions, also with their potential positive and negative effects. Chapter IV, Conclusion, contains the summary of Chapter II and Chapter III, the solution chosen, and the reason for each option. Bibliography lists the publication information of the references used in the term paper. The last part is Appendices, which contains the flowchart.