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Y Drindod Dewi Sant
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PROFESSIONAL CAREER DEVELOPMENT

BMSW4005_LON

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Table of Contents

Introduction 3
Chosen Career Path 3
Describe my career path 3
Banker Responsibilities: 3
Banker Requirements: 4
Current skills 4
Skills required 4
Swot analysis 5
Personal swot analysis 6
Gibbs Reflecting Model 6
Personal Development Plan 8
Conclusion 9
References 9

Introduction

In this report I am going to describe my career path, the skills that I have and the skills that I need to improve. I am going to use the SWOT Analysis to understand where I am now and how I can develop into the best. To demonstrate how I will achieve this, I am going to give a systematic approach to skills acquisition. Last, I am going to reflect on my job interview and discuss what I learned from it and what I could have done better. First let me introduce you my chosen career and to give a bit of information about this role.

Chosen Career Path

My chosen career path is banking. I am dreaming of myself working in a very huge bank since I was a child. Since I remember myself, I had a very good relationship with calculations and so I do now. I am aware that it is not a very easy job but when you really love something, you can reach the goal.

Describe my career path

People that working in a bank, deal with customers in a day-to-day basis by helping with services, like opening checking and savings accounts, approving loans, and moving money. Additionally, they offer to client's advice regarding banking services and products.

Banker Responsibilities:

- Managing client bank accounts, including account opening, account closure, and transaction oversight.
- Handling payments, withdrawals, and deposits.
- Acquiring new customers and assisting them with the onboarding procedure.
- Approving and assessing loans and overdrafts.
- Managing additional transactions, such as when it is essential to write cashier checks or money orders.
- Resolving customer concerns and questions.
- Working together with other banking experts to guarantee excellent customer service.
- Outlining and upselling banking services and goods to current and potential customers.
- When required, doing clerical and administrative tasks such data entry and filling.

- Based on the customer's needs, recommending, and outlining banking services and products to them.

Banker Requirements:

- The capacity to prioritise work and exhibit time management and multitasking skills.
- Outstanding aptitude in numbers.
- Thorough knowledge of products and services offered by banks.
- Priority given to experience in sales or clients service.
- Competent with banking databases, the Microsoft Office Suite (Word, Excel, Outlook), and pertinent software applications.
- Practical knowledge of procedures, laws, and regulations governing small-business banking.
- A strong ability in sales, arrangements, and communicating with people.
- A bachelor's degree in finance, business administration, or a comparable subject. (Batterteam, n.d.)

Current skills

1. Strong communication skills: Working as a bank employee I will have to often interact with customers and clients, so being able to communicate clearly and effectively is important.
2. Attention to the detail: I may be required to handle financial transactions and documents, which require accuracy and attention to the detail.
3. Customer service skills: As a bank employee I may be required to assist customers with a variety of inquiries, so being able to provide an excellent customer service is important.
4. Organizational skills: Working in a bank I may be required to manage multiple tasks and priorities, so being well organised can be helpful.
5. Problem-solving skills: As a bank employee I may encounter a variety of challenges and issues that need to be resolved. Being able to think critically and find solutions can be variable.

Skills required

1. **Analytical skills:** It is a basic fact that you would not get very far in banking and finance unless you have the analytical abilities essential to recognize trends, patterns, and clear conclusions from the mountains of data you will be exposed to, regardless of the industry you work in or the nature of your employment.
2. **Commercial awareness:** A successful banker can sometimes be distinguished from a failing one by their capacity to foresee global financial trends and future commercial developments. After all, anticipating market developments could be crucial for either growing or defending a specific region of your bank's portfolio. Understanding how businesses function and what motivates them is extremely important in the corporate world, especially if you deal closely with them. For instance, if you are dealing with a client in a specific business, you must be completely familiar with the environment, dangers, and potential changing elements of that sector. Your success will be greatly influenced by your prior knowledge of several industries and the ongoing attention to the latest trends, advancements, and changes in the banking industry and elsewhere. Your business acumen might make the difference between getting a major client or getting a promotion.
3. **Confidence:** Since the public's perception of bankers is often marred by the stereotype of cocky, loud-mouthed, and haughty young people motivated primarily by excess and greed, this profession is not generally viewed favorably. And while this may not accurately reflect the whole truth, it is true that you must have confidence to stay afloat in such a situation. In such a competitive setting, you don't necessarily need to play the stereotypical role, but you need have the unflinching faith in your own abilities.
4. **Technical Skills:** Employees will rely a sizable portion of your judgements on data analysis, just like most sectors of the economy in the digital age. Thus, you will need to be tech-savvy to access and process that data, communicate with other stakeholders, find information, and carry out pretty much every other task that will be expected of you throughout a typical workday. Take advantage of all opportunities you have during internships or volunteer postings to become as familiar with the specialist software that bankers use. Study Excel as much as you can in your leisure time, paying special attention to model creation.
5. **Stress management:** It is not that the banking industry is seen as having a high level of stress given the lengthy working hours, incredibly high-pressure environment, and the enormous weight of expectation placed on you to perform. You must have strong tolerance for stress and effective coping techniques to succeed in it. (Phillpott, 2022)

Swot analysis

An evaluation of a company's competitive standing in the market is done using a SWOT analysis as a framework for strategic planning. In order to analyze how competitive a business might be within its industry; the research looks at four essential characteristics. Performing a comprehensive SWOT analysis can provide you with data driven analysis from which to base decisions or even inspire you to come up with fresh ideas for products or initiatives. (White, Bottorff and Watts, 2022)

Personal swot analysis

STRENGTHS	**WEAKNESSES**
• Strong communication and customer service skills • Attention to the detail and problem-solving skills • Ability to work well in a team • Strong work ethic and reliability	• Lack of experience or knowledge in finance or banking • Limited knowledge of banking software • Difficulty handling high-stress or high-pressure situations
OPPORTUNITIES	**THREATS**
• Opportunity to learn and grow within the industry • Potential for advancement to management positions • Opportunity to work with a diverse group of clients and colleagues • Potential for increased earnings as I gain experience and skills	• Competition for job position • Changes in the banking industry, such as the increasing use of automation and online banking, which could lead to job loss • Economic downturns or financial crises, which could affect the stability of the bank and job security

Gibbs Reflecting Model

A cyclical model with a framework that emphasizes recurring events is the Gibbs Reflecting Cycle tool, developed by Graham Gibbs. Each of the six steps, which aid in engaging and reflecting on a particular learning experience, assists the student. In order to assess a situation and reach conclusions, it is simple to utilize Graham Gibb's The Gibbs Reflecting Cycle model as a teaching tool in a coaching session. Graham Gibbs' consists of six stages: description, feelings, evaluation, analysis, conclusion, and action plan. (Bhasin, 2021)

Now I am going to use Gibbs model to reflect on a task that we had to do in class.

Description: That task was about a play role, and we were divided by two. Each of us we had to complete an application form based on a job description and person specification for our chosen job and exchange it with our partner who will formulate five questions to ask as interviewer. So, each of us we had to play the role of both interviewer and interviewee. That took place on the 18th of December 2022 at University of Wales Trinity Saint David, London.

Feelings: It is natural to feel a mix of emotions before an interview. I remember myself feeling anxiety and nervousness. I was trying my best to remember the answers that I made regarding the questions but still I was thinking that I will lose my words. When my turn came I thought that my ears were blocked and that I could not hear anyone. As my classmate start to ask me the questions I was replying fluently and with confident. In the other hand, I had to also do the interviewer role which was easier, and I think I did well.

Evaluation: I was able to effectively communicate my skills and my qualifications. The interviewer which was my classmate seem interested in what I had to say, which make me feel more relaxed. The questions that I was asked were a mix of easy and hard questions. Our conversation flow smoothly with no awkward pauses, plus his friendly attitude helped a lot as well.

Analysis: Everything went very well, and our conversation run smoothly. I was well prepared for the questions, and this helped me to feel confident and knowledgeable during the interview. I was able to able to articulate my strengths and experiences in a way that was relevant to the job and demonstrate how I could contribute to the company.

Conclusion: Considering my lecturer's feedback, it was overall a very good role play. We both asked very good questions and reply with very good answers. The only two observations that he had to say it is that we started very nice by greeting each other but when we exchange roles, we did not let it seem that we changed roles by leaving some time and to greet again each other, so we started straight away, and it seems that we did not actually changed roles. The second one was especially for me, I said a word "respectable position in your company", which considering my lecturer feedback it does not look nice to say that. Now that I am reflecting to this interview, I can tell the same thing. I need to be more careful next time using that kind of words.

Action Plan: My action plan is to use my lecturer's feedback to practice my interview skills. I might try practicing with a friend or a family member, or I might consider joining a mock interview program. It is important to continue seeking out opportunities to practice and improve my interview skills. The more I will practice, the more confident I will become.

Personal Development Plan

	Short-Term Time Frame Things to accomplish within the next 6-12 months	**Long-Term Time Frame** Things to accomplish the next 2-3 years
Section 1 - My Goals	To finish successfully the CertHe Business Skills for the Workplace diploma and carry on with the MBA Banking and Finance course	To finish with the MBA Banking and Finance course, carry on with a bachelor's degree and get a job as banker
Section 2 - Skills and Knowledge to be **Learned**	I consider taking courses to build my knowledge and skills is areas such as financial skills and risk management	Many banking organisations offer training programs for new employees to help them learn the skills and knowledge needed in their roles, which it is very beneficial for me as well
Section 3 - Next Steps	Update my resume and cover letter to highlight my relevant skills and experience	Attend industry events, join professional organisations, and seek out mentors who can provide me guidance and support as I pursue my career goals

Section 4 - Resources	Self-study is what I consider doing as for the resources, there are information available online and in print that can help me learn more about the banking industry and develop my skills	Gain practical knowledge by working with professionals in the field

Conclusion

I really want to pursue a career in banking, and I will try my best to achieve this goal. Gaining all this valuable knowledge through this year, I am feeling that I have the abilities to carry on afterwards. Also doing a personal development plan, I know from where I am starting, to where I need to go to reach my goal.

References

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3. Phillpott, S. (2022). *Top 10 Skills Needed for a Job in Banking*. [online] CareerAddict. Available at: https://www.careeraddict.com/top-10-skills-needed-for-a-job-in-banking [Accessed 22 Dec. 2022].

4. White, J., Bottorff, C. and Watts, R. eds., (2022). *What Is A SWOT Analysis? Download Our Free Template*. [online] Forbes Advisor. Available at: https://www.forbes.com/advisor/business/what-is-swot-analysis/ [Accessed 26 Dec. 2022].

Appendices

Appendix A

The questions asked as an interviewer in the role play:

1. Tell me about yourself.
2. What are your skills?
3. How would you deal with a conflict with a coworker?
4. What is your biggest weakness?
5. Where do you see yourself in 5 years?

The question asked as interviewee in the role play:

1. What do you like about your job?

Appendix B

Application form that I complete as an applicant, for the role play:

Job application form

Application for [job title] -

Your details

Name: Artiola Stana

Education and training

Please give details:

University of Wales Trinity Saint David, London

Qualifications

Please give details:

CertHE Skills for the Workplace 02/2022-02/2023

Certified Professional Planner (CFP)

Chartered Financial Analyst (CFA)

Employment history

Your current or most recent employer

Name of employer: Papolczi Raluca Irina

Job title: Shift Leader

Length of time with employer: 4 years

Reason for leaving: Career change

Duties:

Training new staff and organising the shift

Previous employers

Please tell us about other jobs you have done and about the skills you used or learned in those jobs.

N/A

Supporting statement

Please tell us why you applied for this job and why you think you are the best person for the job.

I have applied for this job because it is a role that I am very passionate about and the qualifications that I have are very much suited to this position. I am a good problem solver, i never shy away from a difficult challenge and I will always look for ways to help your business grow.

Right to work in the UK

Do you need a work permit to work in the UK? Yes / No

References

Please give the names and contact details of 2 people who we can ask to give you a reference. We may ask them before an employment offer is made. We will not ask your current employer until we get your permission.

Declaration

I confirm that to the best of my knowledge the information I have provided on this form is correct and I accept that providing deliberately false information could result in my dismissal.

Name: Artiola Stana

Signature: *A.S Stana*

Date:18/12/2022