

Career path interview essay examples

[Business](#), [Employee](#)



Introduction

For purposes of bridging the gap between the technical knowledge in a given discipline and its practical application, the class was commissioned to undertake interviews. The objective was to enlighten the students on practical situations and realities that exist in the field. I interviewed a finance agent at the prosperous Bank of America. Mr. Brown has worked with the Bank of America since his employment two years ago on the 8th December 2010. Before his employment with Bank of America, he has worked in various financial institutions. Incidentally, Bank of America is his first banking institution. Mr. Brown is a professional with adequate experience in finance. Mr. Brown has technical and practical knowledge. I concluded that employing his feedback on professional issues would be sufficient given his strong background and experience in finance. Mr. Brown believes the finance field belongs to those interested in it and are ready to work through the ropes to the pinnacle of their careers. In addition, he is a strong adherent of financial reporting standards and specification. “ We appreciate the valuable service our employee continue to discharge to the Bank, and do expect to continuously assess and evaluate their performance”.

I settled for Bank of America because of its adorable public image. I believe when issues of finance pop up, the first consideration is usually the banking industry. Banks are rightly known as the connoisseurs of financial matters. In that token, it also happens that Bank of America is a leader in the banking industry. Interviewing an employee from the Bank of America would equip me with requisite input and knowledge that I need. In addition, Mr. Brown

was special in the sense that he has additional knowledge from across the different finance institution he has worked with previously.

Purpose and gain from the interview

The interview was intended to provide the linkage between theoretical class knowledge and the actual practical application. Through the interview, I was able to ascertain essential competencies and requirements expected in the workforce. I was determined to identify the gap that usually exists between classroom environments and applied environment. In addition, it facilitated a rather entertaining exposition of opportunities present in the finance career. The Bank of America provided me with the convenient and satisfying opportunity to learn and experience using their employee.

Interview Summary

Background and Career path

Mr. Brown works as a finance agent with the Bank of America. It was his childhood ambition to practise finance. In fact, his ultimate aspiration is to run a financial consultancy firm. He strove through the ropes from high school to earn a Bachelor's degree in Finance. He has since worked in various financial institutions up to 2010 when he joined Bank of America. Besides his Bachelor's degree, Mr. Brown has undertaken numerous programme courses to boost not only his financial knowledge, but also stretch on matters on leadership and teambuilding. He also attends workshops organized and managed by the association of bankers. The main intention of the workshops is to inculcate into the working class any newly developed knowledge and skills in the market. Mr. Brown has worked in

various financial positions during the tedious journey of his career. He started in the clerical department usually sorting out basic assignments like record keeping and data entry. However, he observes that it did not fully exploit his potential. According to Mr. Brown, he was best place suited for financial calculations, computations and policy formulation. The low use of his skills and abilities are partly responsible for his shifting from one employer to another. He believes firmly in the value addition as a principle in employment. Each time he works, he purposes to add value through his contributions in the workplace. This philosophy, he asserts has enables him progress substantially.

Mr. Brown asserts that his interest in finance was motivated by his liking of mathematics. He wanted to pursue a career that would allow him play with figures. As he puts it, he was just too good in mathematics. He does not regret this decision two decades down the line. His job effectively utilizes his abilities and skills. He contends that employees come into the job market with different objectives and expectations. The main motivation could be monetary gains, but it ought to be appreciated that other crucial factors also contribute to employee movement. To narrow down to him, he expected a number of provisions and conditions at the workplace. Primary among these requirements were: job content that satisfies his desires, skills and competencies, attractive and decent pay package that fully addresses his financial obligations, less restrictive work environment that necessarily allows the employee to exercise his freedoms and innovations without having to stick to policy and procedure. Job content influences his decision making. It should be lost on us that Mr. Brown was a fanatic mathematician.

He intended to apply his mathematical prowess in real employment situations. Mr. Brown optimistically believes he will one day start his own bank which would offer competitive products in the market. He observes the fact that discipline and commitment is important in as far as business success is concerned. In addition, like any other employee, Mr. Brown contends that decent and sufficient pay does play a crucial role on the retention of good employees in a firm. Employees are usually encouraged.

It does surprise him how the market expects of competencies from the employee. The general attitude customers do have is that financial agents have all the requisite knowledge and decision making abilities. Customers usually forget the fact employees have to consult immediate superiors when confronted with some issues and circumstances especially in light of the sensitivities of banking transactions. Mr. Brown asserts that some protocol operations and procedural requirements are merely bureaucratic and ought to be dispensed with. However, he observes that in organizational structures, it remains important for hierarchical institutions to be respected. In his opinion, this helps in the creation of a culture of respect for institutions and managerial personnel.

Roles and responsibilities

As a finance agent at the Bank of America, Mr. Brown's roles, duties and responsibilities spans a wide scope. He is responsible for customer liaising with the bank. He directly gives customers information concerning the financial options and alternatives available for their consumption.

Information dissemination usually takes different forms. He at times is

compelled to delivery financial lectures, talks and insights to groups and individuals in various capacities. He, therefore, must have the patience and understanding so as to interact freely and passionately with his clients or potential clients. Ordinarily, sales are low in circumstances where it is the bank selling new products rather than when it is the clients demanding a particular product. He also takes in any special customer requests and reports to his superiors who will approve or disapprove. However, the requests must be properly documented and reasonable in the eyes of the bank. It is not enough to merely issue a request. Mr. Brown does advise clients on various financial options available to clients. When the Bank of America intends to roll out any item or offer, the advice and input of Mr. Brown has to be taken. As an agent, he executes his functions on behalf of his principal, the bank. The roles could at time stretch into performing analysis and recommendations. Under that, Mr. Brown analyses customer requests and applications and recommends to the bank the level of engagement they ought to pursue with the customers. Mr. Brown's duties also incorporate external visitations. He goes to institutions and homes seeking to meet targeted markets for respective financial products the bank offers. On some occasions, he also appears in advertisements and marketing promotions the bank engages. His job, therefore, is not limited to office work. Neither is it properly defined. He essentially performs all duties incidental and related to his finance domain. " Almost every corporation, organization, or government agency has one or more financial managers who oversee the preparation of financial reports, direct cash management activities, and management of investments".

The challenges perhaps accrue in the bureaucracies within the banking domain. Before confirming to his clients approvals and success of their applications, Mr. Brown has to navigate a series of superiors and reviews. At times, the long lists result in the loss of clients who prefer fast and immediate services. The banking processes are currently being fast tracked to incorporate new technologies. “ It will relieve enterprises and banks from economic and regulatory uncertainty and put the business model of the banking sector on a more stable footing”.

Communication skills

Mr. Brown confirms that finance agency requires wide and varied readership. Customers ask random and weird questions. The last thing they expect of an employee is inadequate knowledge. A client shows a lot of doubt once an employee starts fumbling with information. Consequently, Mr. Brown reads financial journals regularly. He insists that the bank library be equipped with up to date informational journals. In addition, he regularly recaps on the developments of the financial markets. He admits that clients generally digress and ask non finance related questions concerning investments. He opines that additional knowledge on investments positively impacts on one’s ability to sell to potential clients loans or financial offers the bank releases.

Conclusion

Mr. Brown did observe that the success of his performance depended on a number of factors. He advocated for the provision of a suitable working environment complete with a close knit that facilitates interpersonal communication and interaction between managers and employees. It should

also be the employers' duty to adequately remunerate his employees for purposes of motivation and provision of basic human wants.

The interview, on overall, enlightened me on the practical aspect of finance. As I complete my major in finance, I am safe in the knowledge of the demands of the market. Theoretical knowledge alone does not necessarily translate into success. Rather, it requires complements of hard work, commitment and application of soft skills as one interacts with potential clients.

Appendix one

List of questions

1. Name of company, position title and description, dates of employment?
2. Expectations at the company upon employment?
3. What is good customer service?
4. What are your goals in the next five to ten years?
5. What are your long term and short terms salary requirements?
6. What most satisfied you in your job?
7. What was your worsted failure?
8. Do you like your job? Why?
9. How do you relate with the management?
10. Do you like the company model of operations? Do you have any proposals on necessary adjustments?
11. What is your take of the customer requirements?
12. Do you engage comfortably with your clients/ customers?
13. Predict the future of finance in the next coming decade.

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