

Candidate: **Betty Penske**
Assessment: Loan Interviewer (Short)
Completed: November 30, 2020
Prepared for: Susan Bookman



Test Results and Interview Guide

The Loan Interviewer (Short) assessment measures key factors related to high performance and tenure in this job. Attribute types measured include cognitive ability, skills, knowledge, personality characteristics, emotional intelligence, and past behavioral history. This report includes a one page summary, followed by detailed results with an embedded interview guide. Note that these results should always be used as a part of a balanced candidate selection process that includes independent evaluation steps, such as interviews and reference checks.

Overall

Candidate	Score	Interpretation
Betty Penske bettypenske@yourcompany.org Loan Interviewer (Short) November 30, 2020 Summary: Moderate to High Performance Potential Potential Risk Areas <ul style="list-style-type: none"> Low Integrity score could indicate potential issues with reliability. 	75	

Key

- ▼ Candidate Score
- Higher Risk
- Lower Risk
- Custom Baseline (Optional)

Competency Summary

Competency	Score	Interpretation
Cognitive Abilities (relates to job performance, problem-solving, ability to learn, etc.)		
Analytical Thinking and Attention to Detail	91	
Skills/Knowledge (relates to immediate readiness)		
Banking Fundamentals	68	
Writing	69	
Personality Characteristics (relates to fit with the job/team environment)		
Adaptability	83	
Drive	81	
Integrity	10	
Teamwork	63	
Behavioral History (relates to performance and turnover)		
History Survey - Performance	77	
History Survey - Tenure	73	
Emotional Intelligence (relates to situational judgment, performance and teamwork)		
Empathy and Emotional Self-Control	77	

↑ Importance to Job

Comparison

Percentile scores indicate how the candidate compares to other test-takers within various groups. The candidate scored equal to or better than the fraction of test-takers indicated by the percentile.

Test-Taker Group	Percentile	0	10	20	30	40	50	60	70	80	90	100	
Global	75th												
United States	62nd												
HR Avatar Data	69th												

Assessment Overview

This assessment provides scores for a number of important factors and competencies that are related to success on the job. Scores are presented based on their potential impact on job performance.

Scores are presented individually on a scale of 0-100. In most cases, including the overall score, higher scores represent higher expected job performance. However, for some competencies, either extreme low or extreme high scores indicate a risk of lower performance. Refer to the interpretation section of each competency for additional information.

Individual competency scores are also combined into a single overall score. Please note that individual competencies are weighted differently, depending on their type, and on fine adjustments based on data from the US Government's Occupational Data Network (O*Net).

Each competency measured includes one or more suggested interview questions, in an easy-to-use format. These questions should be used for additional probing, especially when the score shows an area of relative weakness.

Some of the competencies measured evaluate preferences for doing (or not doing) specific activities. Scores for these competencies can be used to evaluate job-fit.

We wish to emphasize that the data contained in this report should be used as part of a comprehensive process for evaluating job candidates. Additional data should include in-person interviews, job tryouts, resume review, and background checks.

Detail

Candidate: **Betty Penske**, bettypenske@yourcompany.org
 Assessment: Loan Interviewer (Short)
 Authorized: November 30, 2020, by Susan Bookman, HR Avatar Data Collection Account, sue.bookman@richardson.biz
 Started: November 30, 2020 at 11:23:49 AM EST
 Completed: November 30, 2020 at 11:23:49 AM EST
 Overall Score: 75

Cognitive Abilities Detail

This section contains a list of job-related cognitive abilities that have been evaluated in a job-like context using HR Avatar's simulation technology. Studies have demonstrated that cognitive abilities are highly correlated with job performance for many jobs. Abilities also correlate with problem-solving and the ability to learn quickly.

Detail	Interview Guide
<p>Analytical Thinking and Attention to Detail Score: 91</p> <p><i>Description:</i> This scale represents thoroughness, accuracy, and being concerned for all areas involved no matter how insignificant. Individuals who demonstrate high Attention to Detail produce work products that are consistently accurate and require little checking. They rarely forget schedule commitments or overlook even the smallest details.</p> <p><i>Interpretation:</i> High scores in this area correlate with superior performance for many jobs.</p> <p>Able to achieve a high degree of thoroughness and accuracy in a work task. Concerned for all areas involved. Work products require little or no review or checking to maintain consistency.</p>	<p>Can you give me an example of where your attention to detail or your thoughtful analysis of a situation helped make a project successful?</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p> <p>Poor example. Does not show attention to detail or analytical ability.</p> <p>Moderately relevant or impactful example.</p> <p>Strongly relevant and clear example.</p>

Knowledge and Skills Detail

This section contains a list of job-related knowledge areas and skills that have been evaluated. Low scores in these areas often indicate that additional learning may be required before top performance can be achieved.

Detail	Interview Guide
<p>Banking Fundamentals Score: 68</p> <p><i>Description:</i> Evaluates the candidate's knowledge of Banking Fundamentals with an aim to determine the degree of training that will be required before the candidate can be expected to become productive.</p> <p><i>Interpretation:</i> Candidate should achieve above average job performance in this area with little or no training.</p> <p>Scores indicate good working knowledge of this topic. Candidate is likely ready to be productive with very little basic training or with immediate entry into advanced training.</p>	<p>Tell me about a project or task where you had to use your knowledge of Banking Fundamentals.</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">★ 1 Example didn't require or demonstrate knowledge.</div> <div style="text-align: center;">★ 2 Knowledge was only moderately important or moderately demonstrated in example.</div> <div style="text-align: center;">★ 3</div> <div style="text-align: center;">★ 4</div> <div style="text-align: center;">★ 5 Clearly relevant application and demonstration of knowledge.</div> </div>
<p>Writing Score: 69</p> <p><i>Description:</i> The ability to concisely and succinctly convey ideas and information via written text.</p> <p><i>Interpretation:</i> Above-average writing skills can positively impact performance in many jobs.</p> <p>Above average. Conveys ideas in a concise and succinct format. See writing sample section of report for raw essay(s) submitted.</p> <ul style="list-style-type: none"> • Raw computed score: 80 • Computed score confidence: 75 • Approximate Word Count: 247 <p>Please see below to view the essay submitted.</p>	<p>Are you comfortable when you need to express yourself through writing? Do you feel confident you can get the right message across?</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">★ 1 Not confident in own writing ability. Prefers speaking.</div> <div style="text-align: center;">★ 2 Somewhat confident in own writing ability. Writes frequently.</div> <div style="text-align: center;">★ 3</div> <div style="text-align: center;">★ 4</div> <div style="text-align: center;">★ 5 Very confident in ability to write. Has received compliments on clarity of written correspondences.</div> </div>

Personality Characteristics Detail



This section contains a list of personality characteristics that are frequently associated with job performance. Remember, these are not skills and do not indicate the ability to do a job. Rather, they can be used to evaluate the candidate's fit with the general needs of the job and the organizational culture. Sample interview questions are provided to gather more information.

Detail	Interview Guide
<p>Adaptability Score: 83</p> <p><i>Description:</i> This scale reflects how accepting a person is of frequent or substantial changes in his or her job requirements. Changing work requirements usually cause stress and put pressure on an individual to adapt. High scorers usually thrive under changing work conditions, while low scorers may burn out or become paralyzed. In more stable job circumstances, high scorers may become bored, while low scorers would remain satisfied.</p> <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Thrives on change. Sees self as very flexible and easy-going. However, he or she may often be perceived as disinterested, unmotivated, or too easy-going in times of upheaval.</p>	<p>Would you rather work in a job where the work is predictable or one where activities are constantly changing? Why?</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p> <p>Becomes paralyzed by change. Or disregards the change and continues same path.</p> <p>Resistant and fearful of change, or appears to live for change.</p> <p>Comfortable with change, though feels some stress or anxiety. Usually able to stay focused.</p>
<p>Drive Score: 81</p> <p><i>Description:</i> This scale reflects the degree to which an individual will work hard to achieve goals and solve critical problems in the organization. High scores on this scale indicate a person will be diligent in their work and use all necessary sources to solve problems. Low scores on this scale indicate a person may be unenthusiastic about work and may struggle with complex tasks and challenges.</p> <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Highly motivated by challenging goals and tasks, financial rewards, and/or recognition, and willing to work very hard to succeed. Very focused on understanding guidelines, following the rules and personal achievement.</p>	<p>Tell me about a time when you went above and beyond the call of duty to achieve a difficult goal or challenge. What motivated you to put forth the extra effort?</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p> <p>Poor or weak example. No real extra effort.</p> <p>Moderate example. Some extra effort evident.</p> <p>Strong example. Clearly applied extra effort. Well organized in approach.</p>

Detail	Interview Guide
<p>Integrity Score: 10</p> <p><i>Description:</i> This scale reflects the degree to which an individual acts positively towards the organization, avoids unnecessary risk, and, simply put, does the right thing. High scores on this scale indicate a person will act in the organization's best interest, follow the rules, and work hard under limited supervision. Low scores on this scale indicate a person may engage in risk-taking behaviors, work to undermine the organization, and only do the bare minimum.</p> <p><i>Interpretation:</i> The candidate's score in this area indicates risk of a negative impact on performance for some jobs. Additional probing is strongly recommended.</p> <p>Distrusts the organization and management. Frequently assumes new ideas or changes will have a negative individual impact. Can be defensive regarding his or her own work, or show hostility towards management or company policies. May take unnecessary risks on the job.</p>	<p>What is more important: doing things right, or meeting time commitments?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Shows willingness to cut corners. Would require heavy quality assurance.</p> <p>Some balance between quality and speed. Would require moderate quality assurance.</p> <p>Clear emphasis on doing things correctly the first time.</p>
<p>Teamwork Score: 63</p> <p><i>Description:</i> This scale reflects the degree to which an individual works well with teams and maintains positive interpersonal relationships. High scores on this scale indicate a person will thrive in collaborative team settings and maintain high-quality relationships with coworkers. Low scores on this scale indicate a person will prefer working on individual projects and may struggle to maintain close working relationships with colleagues.</p> <p><i>Interpretation:</i> The candidate's score in this area indicates neither a positive nor a negative impact on performance.</p> <p>Occasionally cultivates relationships. Comfortable meeting new people and sensitive to how others feel. Interested in balancing relationship-building with work objectives and priorities.</p>	<p>Discuss a time when you were part of a team that accomplished something most people didn't think could be done. What was your role and what made the team so special?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>No such experience. Example irrelevant.</p> <p>Moderately relevant example and role.</p> <p>Strong example and strong role.</p>

Behavioral History Detail

This section evaluates answers the candidate gave concerning his or her work-related history. Studies often show that a candidate's past behavior often indicates his or her future behavior. Potential caution areas (if any) are specified in each detail section.

Detail	Interview Guide
<p>History Survey - Performance Score: 77</p>  <p><i>Description:</i> Evaluates elements of the candidate's past work and education history to identify indications of high or low performance potential.</p> <p><i>Interpretation:</i> The candidate's score indicates past behaviors that contribute to above average job performance.</p> <p>Exhibits past behaviors and achievements that are likely to result in above average job performance.</p> <p>The following potential performance risk areas were identified:</p> <ul style="list-style-type: none"> • Below average productivity history • Below average performance reviews <p>Further probing is recommended for each of these items.</p>	<p>How does your work compare with your peers? Do you produce more or less? How do you know?</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p> <hr/> <p>What kind of feedback have you received about your performance from your managers and your peers?</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p>
<p>History Survey - Tenure Score: 73</p>  <p><i>Description:</i> Evaluates a candidate's past employment history and related factors for indications of potentially low job tenure.</p> <p><i>Interpretation:</i> The candidate's score indicates past behaviors that contribute to above average job performance.</p> <p>Exhibits behaviors likely to result in slightly longer than average job tenure.</p> <p>The following potential performance risk areas were identified:</p> <ul style="list-style-type: none"> • Frequent job changes • Potential long commute <p>Further probing is recommended for each of these items.</p>	<p>Review your last few jobs with me, explaining why you left the old job and what attracted you to the new one.</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p> <hr/> <p>What is the longest distance you have had to commute to work? What did you do during the commute? How long did you keep that job?</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p>

Emotional Intelligence Detail

This section contains a list of emotional intelligence characteristics that indicate how tuned in a candidate is to his or her own emotions, and those of others, as well as the candidate's ability to control his or her behavior in light of the emotions he or she is experiencing. These traits can often impact performance in groups or teams. Sample interview questions are provided to gather more information.

Detail	Interview Guide
<p>Empathy and Emotional Self-Control Score: 77</p> <p><i>Description:</i> Demonstrates exceptional strengths in sensing the emotional needs of others, sympathizing with other people's problems, and seeing things from other people's point of view. Likely to be very effective at demonstrating to customers or coworkers that they understand and care about them, resulting in significantly improved customer loyalty, much stronger work relationships, and noticeably reduced levels of conflict in the workplace.</p> <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Has potential challenges in sensing the emotional needs of others, sympathizing with other people's problems, and seeing things from other people's point of view. May be slightly ineffective at demonstrating to customers or coworkers that they understand and care about them, resulting in a slight risk to levels of customer loyalty, work relationships, and conflict in the workplace.</p>	<p>Are you good at relating to the feelings of others? Can you give me an example of how this helped you navigate a difficult situation at work or at school?</p> <div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;"> 1 Not able to sense how others feel. Unable to provide example. </div> <div style="text-align: center;"> 2 Some ability to sense how others feel. Example shows some ability to use senses at work. </div> <div style="text-align: center;"> 3 Able to relate to others and sense how they feel. Example shows can easily apply senses at work. </div> <div style="text-align: center;"> 4 </div> <div style="text-align: center;"> 5 </div> </div>

Writing Sample(s)

During the assessment, the candidate was asked to write one or more passages. The text they wrote is included in the table below for review.

Writing Sample - Question	Response
<p>Please write an essay describing the HR Avatar essay feature.</p>	<p>This is a sample essay. In a real test situation, the candidate or test taker would write an essay as a part of their assessment, in response to the question associated with this entry. All reports will share their writing as received. In some cases, our artificial intelligence engine will process their response to create a numerical score. Our system also checks for plagiarism, both among previously submitted essays, and the broader Internet. Additionally, spelling, grammar, and style checks are performed.</p> <p>Essay typically are from 150 to 600 words. They can be written in response to an explicit question, or they can be free-form responses to general questions.</p>

Identity Confirmation Photos

During the assessment the candidate was asked to photograph himself or herself for identity confirmation purposes. These photos and any analysis conducted are provided below.

Photo Analysis Results

- Risk:	Medium risk of cheating based on image inconsistencies
- Valid Images Captured:	5
- Images used for Facial Comparison:	4
- Image Timeouts (no image captured):	1
- Unannounced Images Captured:	2
- Facial Comparison Average Match:	99%
- Matches:	6 strong vs 0 weak matches
- Detected Emotions:	Calm, Happy



Candidate Image Capture
April 19, 2018 8:40:25 AM BNT



Candidate ID Card
April 19, 2018 8:42:45 AM BNT



Un-announced Candidate Image Capture
April 19, 2018 8:44:27 AM BNT



Un-announced Candidate Image Capture
April 19, 2018 8:45:24 AM BNT



Candidate Image Capture
April 19, 2018 8:46:42 AM BNT
Timeout

Top Job Title Matches

The candidate also completed an interest/experience survey. The results from this survey were used in conjunction with the competency scores in this assessment to generate a report of jobs that best match this candidate's unique blend of abilities, interests, education, and experience. The results are summarized in the table below. These results were used to prepare a separate report that was sent to the candidate.

Rank	Job Title	Interests Match	Competencies Match	Education and Experience Match	Overall Match
1	Brokerage Clerk	72%	86%	99%	Strong
2	Tax Examiners and Collectors, and Revenue Agent	69%	83%	71%	Medium
3	Loan Officer	69%	83%	72%	Medium
4	Tax Preparer	67%	86%	72%	Medium
5	Bookkeeping, Accounting, and Auditing Clerk	67%	83%	72%	Medium
6	Executive Secretaries and Executive Administrative Assistant	69%	88%	58%	Medium
7	Paralegals and Legal Assistant	69%	86%	59%	Medium
8	Customer Service Representative	68%	82%	69%	Medium

Minimum Qualification Guidelines - from O*Net

The following are suggestions from O*Net, the United States government's occupational information network, regarding prerequisites for this job type.

Item	
Educational Achievement	High School
Job-Related Training	1 - 2 Years
Job-Related Experience	2 - 4 Years

Report Preparation Notes

- Hiring decisions should never be based on a single source of information. The most effective use of this assessment report is as a part of a multi-faceted program of candidate evaluation that includes resume review, interviews, and reference checks.
- Overall vs Percentiles Scores: The overall score reflects the success in the test, based on the mean (average) and standard deviation of the test scores. The percentile score reflects the percentage of test-takers who scored equal or below this overall score. We recommend you use the Overall Score as your primary evaluation criteria. However, percentile scores can often be useful in comparing specific candidates against one another and with a group, such as for test takers in a certain organization or within a certain account.
- Note that comparison information is calculated based on completed instances of this assessment at that time the assessment is scored. As additional instances are completed, the comparative data may change. You can always update a report to the current values by clicking on "Recalculate Percentiles" within the online results viewing pages at www.hravatar.com.
- Most competency scores are norm-based, which means that they can be interpreted in terms of their distance from the average or mean score. For all scales, a score equal to the mean receives a score of 65 and scores above and below this value are set so that a score change of 15 equals one standard deviation.
- For linear competencies, higher is better across the entire scale. For these scales a score between 65 and 80 (light green) represents 0 to 1 standard deviation above the mean and a score above 80 (dark green) represents more than one standard deviation above the mean. Similarly, a score of 50 - 65 (yellow) represents 0 to 1 standard deviation below the mean, while a score of 35 - 50 (orange) equates to 1 to 2 standard deviations below the mean, and a score below 35 represents more than 2 standard deviations below the mean.
- For non-linear competencies, scores in the middle are more desirable. For these scales a score between 50 and 80 (dark green) represents scores that are within 1 standard deviation of the mean, scores between 80 and 95 and scores between 35 and 50 (yellow) represent scores that are 1 to 2 standard deviations above or below the mean, and scores above 95 or below 35 (red) represent scores that are more than 2 standard deviations above or below the mean.
- This assessment makes use of data from the Occupational Information Network (O*NET), which is funded by the U.S. Federal Government - U.S. Department of Labor/Employment and Training Administration (USDOL/ETA) - as a primary source of occupational information. The O*NET database contains information on hundreds of standardized and occupation-specific descriptors that are continually updated by ongoing research. These data are used in preparing descriptive information as well as setting relative weights between competencies used in calculating the overall score. For additional information about O*NET, visit <http://www.onetcenter.org>.
- O*Net Standard Occupational Code (SOC) Used: 43-4131.00
- O*Net Version: 24.0
- Sim ID: 6346-3, Key: 0-0, Rpt: 13, Prd: 2401, Created: 2020-11-30 16:23 GMT
- UA: Mozilla/5.0 (Windows NT 6.3; Trident/7.0; Touch; rv:11.0) like Gecko

Score Calculation Detail

The following table provides a summary of how the overall score was calculated from the individual competency scores. Competency scores are calculated on a 0-100 scale by first calculating a Z statistic based on test-taker responses and then transforming the Z value to a scale with target mean and standard deviation. Certain competencies have a normal score distribution where it is best to be closest to the mean. For these competencies we modify the Z statistic by multiplying its absolute value by minus 1 for the overall score calculation. Next, to calculate the overall score, a weighted average of all modified competency Z statistics is computed and this weighted average is itself transformed to a Z statistic, which is then transformed to a score with the same target mean and standard deviation. Finally outlier scores are adjusted if they are below 0 or above 100.

Competency	Score	How applied to overall	Score Value Used	Weight (%)
Adaptability	83.8284	Z-Statistic	1.2552	5.3904
Analytical Thinking and Attention to Detail	91.5009	Z-Statistic	1.7667	35.4960
Banking Fundamentals	68.5115	Z-Statistic	0.2341	12.5165
Drive	81.5442	Z-Statistic	1.1029	5.8524
Empathy and Emotional Self-Control	77.1184	Z-Statistic	0.8079	6.2583
History Survey - Performance	77.4228	Z-Statistic	0.8282	6.2583
History Survey - Tenure	73.5189	Z-Statistic	0.5679	6.2583
Integrity	10.0000	Z-Statistic	-3.6667	6.2118
Teamwork	63.2514	Z-Statistic	-0.1166	5.5102
Writing	69.7800	Z-Statistic	0.3187	10.2479
Weighted Average of Competency Z-Scores:				0.7250
Mean applied to Raw Weighted Avg:				0.0000
Standard Deviation applied to Raw Weighted Avg:				1.0000
Normalized Raw Score:				0.7250
Mean:				65.0000
Standard Deviation Used:				15.0000
Final Overall Score:				75.8754

Notes

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