


Candidate: **Betty Penske**  
Assessment: Loan Officer (Short plus Video Interview)  
Completed: April 18, 2024  
Prepared for: Susan Bookman  
HR Avatar Data Collection Account











# Test Results and Interview Guide

The Loan Officer (Short plus Video Interview) assessment measures key factors related to high performance and tenure in this job. Attribute types measured vary by test, but can 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 Officer (Short plus Video Interview) April 18, 2024  Summary: High Performance Potential	81	 <div><b>Key</b> ▼ Candidate Score  Higher Risk  Lower Risk  Custom Baseline (Optional)</div>

## Competency Summary

Competency	Score	Interpretation
Cognitive Abilities (relates to job performance, problem-solving, ability to learn, etc.)		
Analytical Thinking and Attention to Detail	96	
Skills/Knowledge (relates to immediate readiness)		
Interview Questions	95	
Banking Fundamentals	83	
Personality Characteristics (relates to fit with the job/team environment)		
Adaptability	88	
Drive	94	
Integrity	10	
Teamwork	91	
Behavioral History (relates to performance and turnover)		
History Survey - Performance	63	
History Survey - Tenure	70	
Emotional Intelligence (relates to situational judgment, performance and teamwork)		
Empathy and Emotional Self-Control	70	

## 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	81st												
United States	67th												
HR Avatar Data	75th												

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 Officer (Short plus Video Interview)

Authorized: April 18, 2024, by Susan Bookman, HR Avatar Data Collection Account, sue.bookman@richardson.biz

Started: April 17, 2024, 11:19:44PM EST

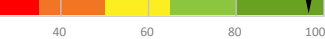
Completed: April 17, 2024, 11:19:44PM EST

Overall Score: 81

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.


Continued on next page.

Detail	Interview Guide
<p><b>Analytical Thinking and Attention to Detail</b></p> <p>Score: 96</p>  <p><i>Description:</i></p> <p>This scale indicates both the capacity to think in a thoughtful, discerning way, to solve problems, utilize resources, analyze data, and apply attention to detail. Individuals who demonstrate high amounts of analytical thinking are able to recognize patterns rapidly, navigate through problems, and resolve difficult problems systematically. 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></p> <p>High scores in this area correlate with superior performance for many jobs.</p> <p>Able to think in a thoughtful, discerning way. Can often solve difficult problems, plan many-featured tasks and projects, organize multiple resources, and analyze complex data. Able to quickly recall and use information when needed or appropriate. Additionally, 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> <div><div>★ 1</div><div>★ 2</div><div>★ 3</div><div>★ 4</div><div>★ 5</div></div> <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.

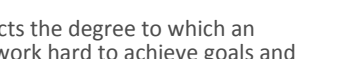

Detail	Interview Guide
<p data-bbox="266 1327 669 1339"><b>Interview Questions</b></p> <p data-bbox="266 1339 669 1352">Score: 95</p> <div data-bbox="266 1352 669 1402"><p data-bbox="266 1402 669 1415">0 20 40 60 80 100</p></div> <p data-bbox="266 1415 669 1428"><i>Description:</i></p> <p data-bbox="266 1428 669 1484">A customized series of open-ended video-response questions were asked. Results include the video responses themselves for viewing, as well as transcripts, text analysis, and voice analysis. Text analysis includes vocabulary and grammar. Voice analysis includes perceived voice intonation and other speaking quality factors.</p> <p data-bbox="266 1484 669 1497"><i>Interpretation:</i></p> <p data-bbox="266 1497 669 1547">The candidate's score in this area should contribute to enhanced overall job performance.</p> <p data-bbox="266 1547 669 1598">Text and voice analysis indicates significantly above average quality to open-ended responses.</p> <p data-bbox="266 1598 669 1650">Please see below to view the converted text from the voice sample that was collected.</p>	


Detail	Interview Guide
<p><b>Banking Fundamentals</b></p> <p>Score: 83</p>  <p><i>Description:</i></p> <p>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></p> <p>Candidate should achieve superior job performance in this area with little or no training.</p> <p>Scores indicate a solid working knowledge of Banking Fundamentals. Candidate is likely ready to be productive without basic training or with immediate entry into advanced training. Likely to be able to mentor others.</p>	<p>Tell me about a project or task where you had to use your knowledge of Banking Fundamentals.</p> <div><div>★ 1 Example didn't require or demonstrate knowledge.</div><div>★ 2 Knowledge was only moderately important or moderately demonstrated in example.</div><div>★ 3</div><div>★ 4</div><div>★ 5 Clearly relevant application and demonstration of knowledge.</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><b>Adaptability</b></p> <p>Score: 88</p>  <p><i>Description:</i></p> <p>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></p> <p>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> <div><div>★ 1 Becomes paralyzed by change. Or disregards the change and continues same path.</div><div>★ 2 Ambivalent to change. Has sound reasoning for falling in the middle.</div><div>★ 3</div><div>★ 4</div><div>★ 5 Comfortable with change, though feels some stress or anxiety. Usually able to stay focused.</div></div>


Detail	Interview Guide
<p><b>Drive</b> Score: 94</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> <div> <div>★ 1</div> <div>★ 2</div> <div>★ 3</div> <div>★ 4</div> <div>★ 5</div> </div> <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>
<p><b>Integrity</b> 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 kind of circumstance(s) would justify breaking an organizational rule?</p> <div> <div>★ 1</div> <div>★ 2</div> <div>★ 3</div> <div>★ 4</div> <div>★ 5</div> </div> <p>Answer shows that they are not concerned about ethics or organizational values/rules.</p> <p>Answer explains only situational circumstances but the ethics are questionable and could pose a threat to the organization.</p> <p>Answer explains only situational circumstances that fall under general ethical concerns and are of no threat to the organization. (OR) Explains that there are no circumstances.</p>

Detail	Interview Guide
<p><b>Teamwork</b></p> <p>Score: 91</p>  <p><i>Description:</i></p> <p>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></p> <p>The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Actively cultivates and maintains relationships. Able to quickly establish rapport with new acquaintances and accurately sense others' feelings. Maintains positive relationships with colleagues and uses them to achieve work outcomes and meet goals.</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> <div><div>☆ 1 No such experience. Example irrelevant.</div><div>☆ 2</div><div>☆ 3 Moderately relevant example and moderately relevant role.</div><div>☆ 4</div><div>☆ 5 Strong example and strong role.</div></div>

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><b>History Survey - Performance</b></p> <p>Score: 63</p>  <p><i>Description:</i></p> <p>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></p> <p>The candidate's score indicates past behaviors that neither detract from nor enhance job performance.</p> <p>Exhibits past behaviors and achievements that are likely to result in average job performance.</p> <p>The following potential performance risk areas were identified:</p> <ul style="list-style-type: none"><li>Below average productivity history</li><li>Below average performance reviews</li></ul> <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> <div><div>☆ 1</div><div>☆ 2</div><div>☆ 3</div><div>☆ 4</div><div>☆ 5</div></div> <hr/> <p>What kind of feedback have you received about your performance from your managers and your peers?</p> <div><div>☆ 1</div><div>☆ 2</div><div>☆ 3</div><div>☆ 4</div><div>☆ 5</div></div>

Detail	Interview Guide
<p><b>History Survey - Tenure</b></p> <p>Score: 70</p>  <p><i>Description:</i></p> <p>Evaluates a candidate's past employment history and related factors for indications of potentially low job tenure.</p> <p><i>Interpretation:</i></p> <p>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"><li>• Frequent job changes</li><li>• Potential long commute</li></ul> <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> <div><div>★ 1</div><div>★ 2</div><div>★ 3</div><div>★ 4</div><div>★ 5</div></div> <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> <div><div>★ 1</div><div>★ 2</div><div>★ 3</div><div>★ 4</div><div>★ 5</div></div>

Emotional Intelligence Detail


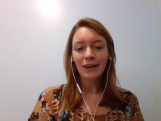
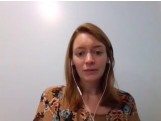
This section contains a list of emotional intelligence characteristics that indicate how tuned in a candidate is to his or her own emotions, and those of others, as well as the candidate's ability to control his or her behavior in light of the emotions he or she is experiencing. These traits can often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

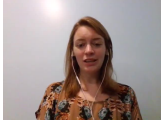


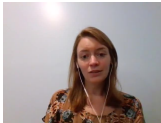
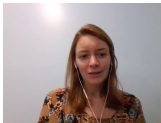
Detail	Interview Guide
<p><b>Empathy and Emotional Self-Control</b></p> <p>Score: 70</p>  <p><i>Description:</i></p> <p>Demonstrates exceptional strengths in sensing the emotional needs of others, sympathizing with other people's problems, and seeing things from other people's point of view. Likely to 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></p> <p>The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Demonstrates 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 effective at demonstrating to customers or coworkers that they understand and care about them, resulting in improved customer loyalty, stronger work relationships, and reduced levels of 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><div>★ 1</div><div>★ 2</div><div>★ 3</div><div>★ 4</div><div>★ 5</div></div> <div><div>Not able to sense how others feel. Unable to provide example.</div><div>Some ability to sense how others feel. Example shows some ability to use senses at work.</div><div>Able to relate to others and sense how they feel. Example shows can easily apply senses at work.</div></div>

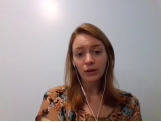
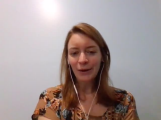


Audio/Video Responses

During the assessment, the candidate was asked to answer open-ended answer to one or more questions by either audio or video. If the candidate did not have the ability to upload audio or video they were asked to write their responses. The text of their responses as well as any included analysis of their speaking or text is provided below. Additionally, you can click on the links below (or cut and past into a web browser) to view or listen to their response directly.

Question	Response
Please describe something you like to do during your free time.	<p>Hello, my name is Sandy. Something that I like to do during my free time is play music. I think it is a great escape. I think it's very relaxing. I think it helps grow your mind as you age. Uh, everyone in my family plays music. So it's a highlight of my day if I get to pick up an instrument and play as well as sing, whether that be in the car or at home. I also like to spend a lot of time with family and friends. They're very important to me. They support me a lot. So spending time with them provides me with a lot of happiness.</p> <div><p>View this video recording:</p></div>
Talk about yourself. Start with your name, then add whatever you want.	<p>Oh, goodness, where to start. There's a lot that I could say about myself. I feel what's more important to this interview is my education. Um, I had my undergraduate in psychology, just a bachelor's in science and then moving on to my master's degree. I have a master's in science, in industrial organizational psychology. Uh, a lot of my free time is spent with friends and family. I love to play sports. I love musical instruments. I love going on adventures. I love staying healthy when I can as well, both mentally and physically. And I would say that's, that's the best start to me. Oh, I also have a dog. His name is Sammy and he is an absolute sweetie. He is my life.</p> <div><p>View this video recording:</p></div>
What are your biggest strengths and weaknesses?	<p>So to start with my biggest strengths, I would say I have a lot of leadership skills. I have been in leadership positions all of my life, even from elementary school, moving all the way through college and even now in the workplace, uh I love, you know, leading others and, and having that role, I'm a very strong communicator. I believe communication is very um a lot of my peers and coworkers have, have talked about that as well that I'm very, I'm almost an over communicator not to bleed too much into the weaknesses, but I am very high on the communication side. I'm very creative. I, I have had creativity throughout my life with, with music and art. Um and that has bled into uh psychology as well. I am very good with time management. I'm very organized, it comes with the, the position as well. Uh I'm very curious, I love growing my, my learning ability as far as weaknesses. I, I could say in part that over communication could be a weakness. I notice that sometimes in emails, my emails are, are very lengthy for certain things because I feel that I have to over communicate to make sure that everything is clear to all different types of parties as well as a weakness being that I always put my health first before my job. So if necessary, if needed, I put my health and the health of my closest family members first.</p> <div><p>View this video recording:</p></div>

Question	Response
How does your experience relate to the job you are applying for?	<p>Both my job experience and my education experience relate to the job that I'm applying for. I have had over five years of job experience directly related to the same task expected on this job. And my degrees, both my bachelor's and my master's applied directly to the job that I'm applying for.</p> <div>  <p>View this video recording:</p> </div>
Why do you think you would succeed in the job you are applying for?	<p>I believe that I will succeed in this job because of my education and my job experience previously talked about in the last question. Um that and just my dedication to what this company stands for. I, I really do believe in this company. I think that I am a good fit for what is being asked of me. And I think that I will also be able to expand the scope of the job even further, hopefully helping the company more than it has already been helped.</p> <div>  <p>View this video recording:</p> </div>
What would your most recent or current manager say about your performance?	<p>My current manager would say that I have pretty high level performance more likely in the top 5% of the people in our current company. I remember in my last annual review with him, uh He mentioned that my only fault was that I was too organized, um almost intimidatingly. So, um so I believe that my manager would say that my performance is really good. Um We haven't had any issues in the past um recent managers before that would say the same. I've always gone above and beyond with my performance as doing more of what was asked of me.</p> <div>  <p>View this video recording:</p> </div>
Talk about where you see yourself five years from now.	<p>I plan on continue working in my field. Hopefully at a more senior level, more gained experience, more leadership responsibility, maybe even going to a few conferences, maybe speaking at conferences. I I plan to really hone in on this field and take it above and beyond. Um and hopefully be working for your company.</p> <div>  <p>View this video recording:</p> </div>
Why is the human resources function so critical to most organizations?	<p>Human resources is critical for many reasons. Uh It provides structured methods to address and resolve conflicts within the workplace. It creates a harmonious work environment. It maximizes employee productivity in some cases and overall, it protects the company uh with any issues that may arise within the workforce.</p> <div>  <p>View this video recording:</p> </div>

Question	Response
How did you develop your human resources knowledge and how do you keep it up-to-date?	<p>I initially developed my human resources knowledge by going to school in the fields that I went through. Um As far as keeping it up to date, I am a part of many newsletters. I keep up to date with all the laws and changes, with hiring and, and development and training, as well as attending conferences and being a part of newsletters.</p> <div><p>View this video recording:</p></div>
Is there anything you want to tell the company that you haven't had a chance to say yet?	<p>I am just very excited for this opportunity. I hope I get moved to the next step so I can get to know you all a little bit better if an assessment is given, I can't wait to take it to show you my level of skills. And um that is it.</p> <div><p>View this video recording:</p></div>

Voice Analysis Information

Spoken voice samples are processed through an artificial intelligence-based algorithm to determine how the speakers voice and speaking style is perceived by others. The following statistics and ratings were collected as part of this analysis and these were used in calculating the related competency scores.

Voice Analysis Info used in scoring: Interview Questions					
General Speaking Features					
Strength of Opening	37	Weak	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		Strong
Clarity	90	Muffled	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		Clear
Pace	Good	Too Slow	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		Too Fast
Pause to Talk Ratio	Too Little	Too Few/Short	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		Too Many/Long
Variety Features					
Volume Variety	Very Good	Too Little	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		Too Much
Pace Variety	Very Good	Too Little	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		Too Much
Pitch Variety	Too Little	Too Little	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		Too Much
Positive Vibes					
Assertive	37	Low	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High (good)
Authentic	50	Low	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High (good)
Captivating	34	Low	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High (good)
Clear	49	Low	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High (good)
Confident	44	Low	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High (good)
Energetic	41	Low	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High (good)
Organized	46	Low	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High (good)
Personable	47	Low	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High (good)
Persuasive	37	Low	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High (good)
Negative Vibes					
Arrogant	14	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High
Belligerent	14	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High
Boring	49	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High
Condescending	13	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High
Confusing	33	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High
Detached	40	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High
Ditsy	22	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High
Nervous	35	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High
Pushy	16	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High
Timid	32	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High
Unapproachable	29	Low (good)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		High

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	Bachelor's Degree

Item	
Job-Related Training	6 Months - 1 Year
Job-Related Experience	1 - 2 Years


Identity Confirmation Photos

The following photos of the candidate and any identification were uploaded during the assessment session.


Photo Analysis Results	
- Risk:	Medium risk of cheating based on image inconsistencies
- Percent match among processed faces	100%
- Total images processed	17
- Total images with valid faces	14 (82%)
- Total pairs of faces compared	13
- Pairs in which faces matched	13 (100%)




Pre/Post-Test Photo



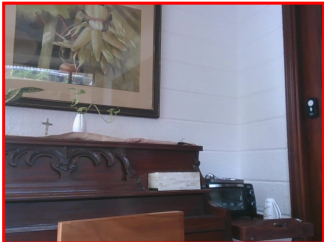
ID Photo




In-Test Error Detected (No Face Detected)




In-Test Error Detected (No Face Detected)




In-Test Error Detected (No Face Detected)



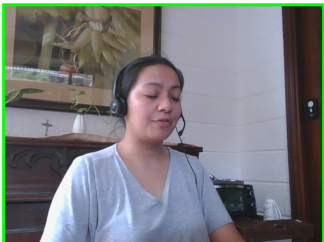
In-Test Photo



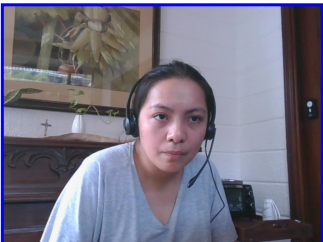
In-Test Photo



In-Test Photo



In-Test Photo



Pre/Post-Test Photo

## 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](http://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.
- 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: 13-2072.00
- O\*Net Version: 26.3
- Sim ID: 6595-8, Key: 0-0, Rpt: 70, Prd: 2635, Created: 2024-04-18 04:19 UTC
- 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	88.4782	Z-Statistic	1.5652	3.4503
Analytical Thinking and Attention to Detail	96.7070	Z-Statistic	2.1138	25.4690
Banking Fundamentals	83.1335	Z-Statistic	1.2089	10.5503
Drive	94.4822	Z-Statistic	1.9655	3.8772
Empathy and Emotional Self-Control	70.6509	Z-Statistic	0.3767	5.2751
History Survey - Performance	63.8034	Z-Statistic	-0.0798	5.2751
History Survey - Tenure	70.1924	Z-Statistic	0.3462	5.2751
Integrity	10.0000	Z-Statistic	-3.6667	4.2234
Teamwork	91.0784	Z-Statistic	1.7386	3.6349
Interview Questions	95.3791	Z-Statistic	95.3791	32.9696
Weighted Average of Competency Z-Scores:				32.1845
Mean applied to Raw Weighted Avg:				0.0000
Standard Deviation applied to Raw Weighted Avg:				1.0000
Normalized Raw Score:				32.1845
Mean:				65.0000
Standard Deviation Used:				15.0000
Final Overall Score:				100.0000



**Notes**

(This area is intentionally blank - it's reserved as space for your notes.)