

Candidate: Betty Penske

Assessment: Loan Officer (Short plus Video Interview)

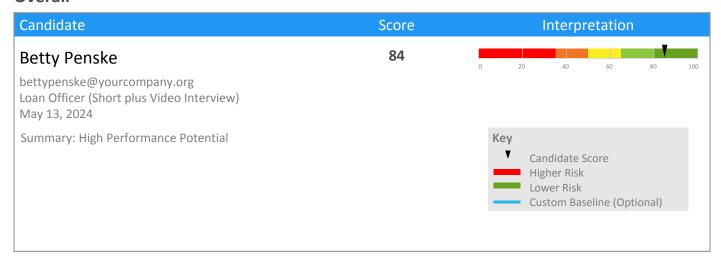
Completed: May 13, 2024 Prepared for: Susan Bookman

HR Avatar Data Collection Account

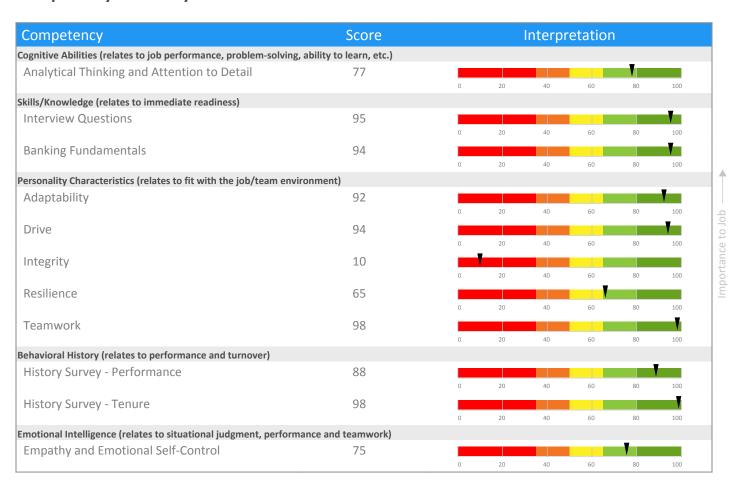
Test Results and Interview Guide

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

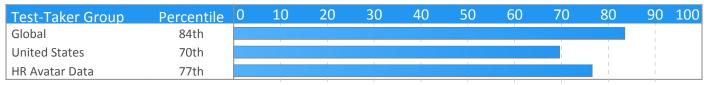


Competency Summary



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.





Detail

Candidate: Betty Penske, bettypenske@yourcompany.org

Assessment: Loan Officer (Short plus Video Interview)

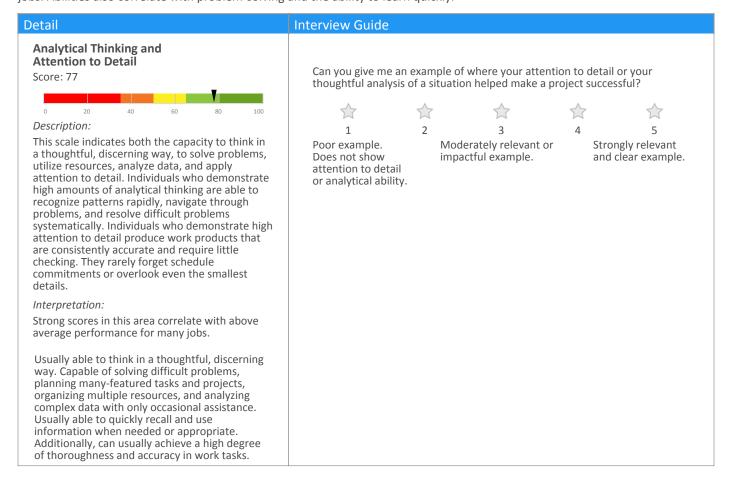
Authorized: May 13, 2024, by Susan Bookman, HR Avatar Data Collection Account, sue.bookman@richardson.biz

Started: May 13, 2024, 5:56:38AM EST Completed: May 13, 2024, 5:56:38AM EST

Overall Score: 84

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.

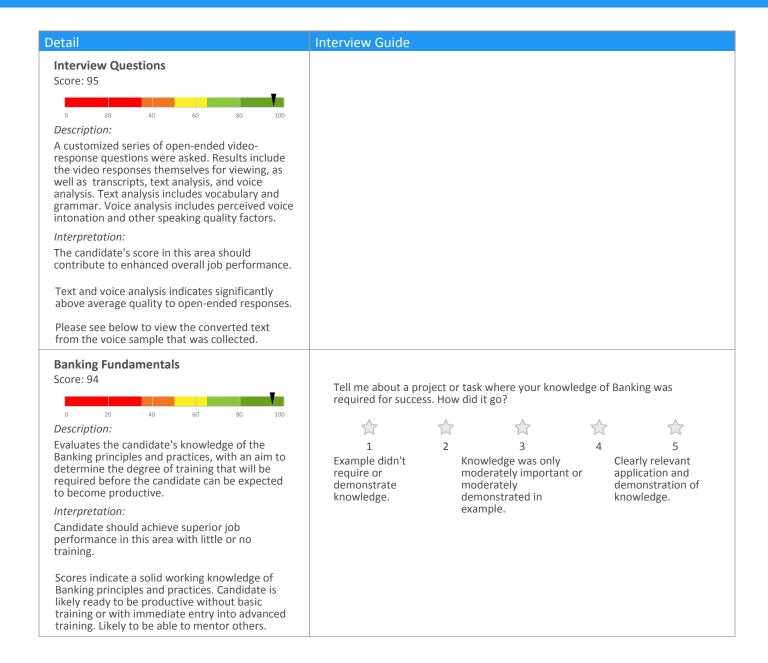


Knowledge and Skills Detail

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.

Continued on next page.





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.

Continued on next page.



Detail Adaptability

Score: 92



Description:

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.

Interpretation:

The candidate's score in this area should contribute to enhanced overall job performance.

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.

Interview Guide

Describe a time where you had to adapt to some significant changes at work. How did you feel? How did you handle the change?



Feelings: Strong Dislike or Very Resistant. Weren't able to handle the change or needed significant help.



Feelings: Unfazed or Slightly Resistant. Handled the situation & change only impacted their work in a minor way.

3



,

Feelings: Excited or Comfortable. Handled the situation well and in a way that didn't interfere with their work.

5

Drive

Score: 94



Description:

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.

Interpretation:

The candidate's score in this area should contribute to enhanced overall job performance.

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.

Describe a time when you had some extra time available at work. How did you use this extra time?



Did not use their time in a beneficial way, or in a way that added value to

the organization.



Used their time in a work related way, but those efforts didn't demonstrate hard work or added value (easy).

3



Used time in a beneficial way and added value to the organization. Showed ability to work hard and willingness to put in extra effort.

5



Detail Integrity Score: 10

40

Description:

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.

Interpretation:

The candidate's score in this area indicates risk of a negative impact on performance for some jobs. Additional probing is strongly recommended.

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.

Interview Guide

Do you think it's ever okay to withhold information from your supervisor? How would you judge whether doing so is okay or not?



Answer shows that they are not concerned about ethics or organizational values/rules.



3 Explains only situational circumstances. Judgement does not stem from an ethical standpoint.



5

Explains only situational circumstances, or no circumstances. Judgement stems from ethical standards.

Resilience

Score: 65



Description:

This scale reflects the degree to which an individual can withstand adversity, bounce back from difficult events, and be persistent in doing work tasks despite difficulties that come their way. High scores on this scale indicate a person will likely be able to deal with difficult situations with ease, perceive they have control over events in their life, and continue to push forward to achieve goals. Low scores on this scale indicate a person may claim that mistakes/failures were out of their control. Low scorers tend to not cope well with on-the-job stress and don't put in the extra effort to achieve success when obstacles come their way.

Please note that resilience is not a fixed trait. Unlike many other personality characteristics, resilience can be developed over time. Additionally, multiple factors can influence how resilient a person is within a specific situation. In recognition of these features, additional probing using suggested interview questions is strongly recommended.

Interpretation:

The candidate's score in this area should contribute to enhanced overall job performance.

Responses indicate that the candidate can effectively work through difficulties at work by exhibiting positive emotions and the ability to take control of events. Candidate can likely push forward to achieve their goals, even when obstacles come their way.

Describe a time when something at work/school didn't go as planned. How did you feel? How did it impact your work moving forward?



1

Feelings had a negative outlook. Event impacted their work in a negative way, they weren't able to learn from it or persevere.



3 Feelings are true to the situation. Event

able to learn from it and persevere.



impacted their work in a negative way but were



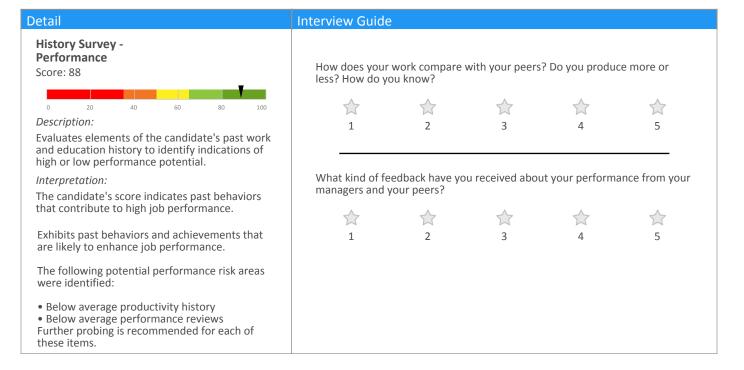
Feelings are true to the situation but with a positive outlook. The event impacted their work in a positive way or didn't impact their work at all.



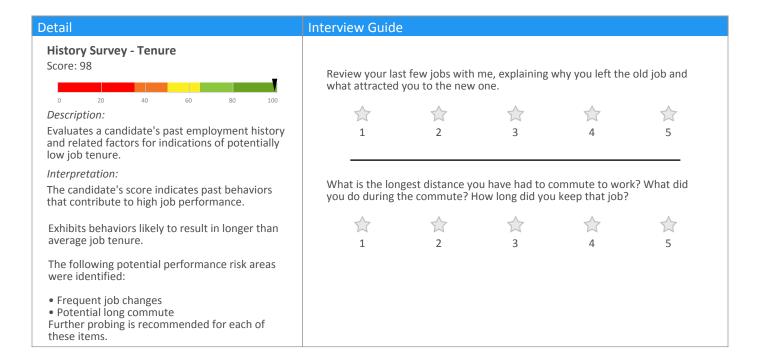
Detail **Interview Guide Teamwork** Score: 98 Describe a time when you worked in a team. What was your role? How did you delegate tasks with the other team members? 20 Description: This scale reflects the degree to which an 3 5 1 individual works well with teams and maintains They describe their role They describe their They describe their positive interpersonal relationships. High scores in a way that doesn't role in a way that role in a way that on this scale indicate a person will thrive in does not show show significance. shows significance. collaborative team settings and maintain highsignificance. Delegation tactics were Delegation tactics quality relationships with coworkers. Low scores Delegation tactics efficient and helpful. were efficient and on this scale indicate a person will prefer working were not efficient helpful. on individual projects and may struggle to or helpful. maintain close working relationships with colleagues. Interpretation: The candidate's score in this area should contribute to enhanced overall job performance. 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.

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.

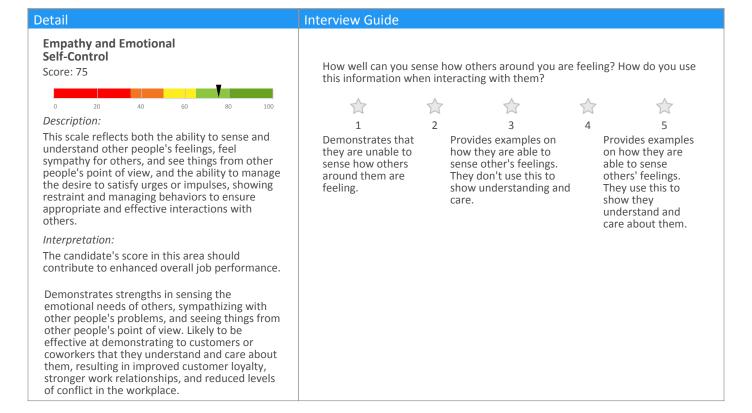






Emotional Intelligence Detail

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.





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 Hello, my name is Sandy. Something that I like to do during my free time is play your free time. 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. View this video recording: Talk about yourself. Start with your name, then add Oh, goodness, where to start. There's a lot that I could say about myself. I feel whatever you want. 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. View this video recording: What are your biggest strengths and weaknesses? 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. View this video recording:



Question	Response		
How does your experience relate to the job you are applying for?	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.		
	View this video recording:		
Why do you think you would succeed in the job you are applying for?	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.		
	View this video recording:		
What would your most recent or current manager say about your performance?	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.		
	View this video recording:		
Talk about where you see yourself five years from now.	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.		
	View this video recording:		
Why is the human resources function so critical to most organizations?	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.		
	View this video recording:		

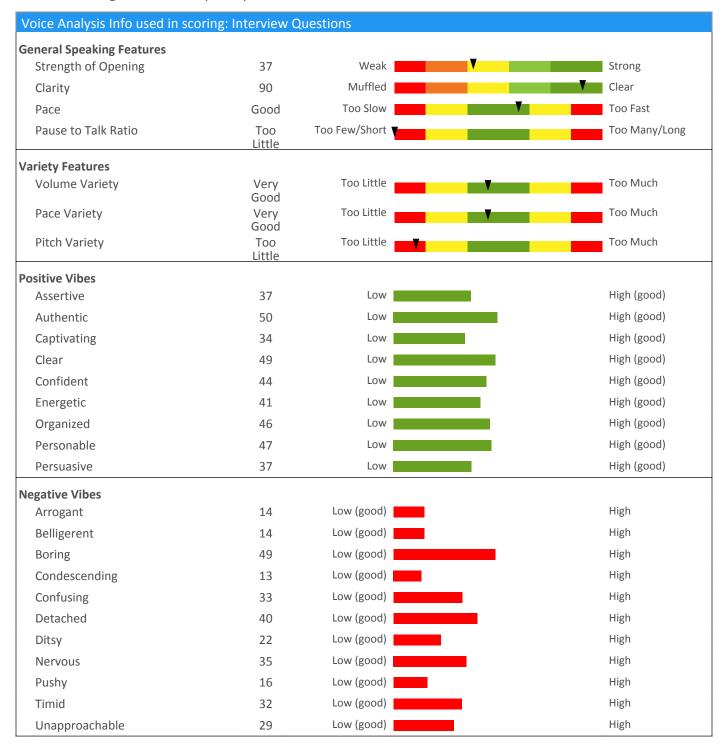


Question	Response	
How did you develop your human resources knowledge and how do you keep it up-to-date?	I initially developed my human resources knowledge by going to school in the fields that I went through. Um As far as keeping it up to date, I am a part of many newsletters. I keep up to date with all the laws and changes, with hiring and, and development and training, as well as attending conferences and being a part of newsletters. View this video recording:	
Is there anything you want to tell the company that you haven't had a chance to say yet?	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.	
	View this video recording:	



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.





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 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.
- 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: 14969-1, Key: 0-0, Rpt: 70, Prd: 5813, Created: 2024-05-13 10:56 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	92.1556	Z-Statistic	1.8104	3.9218
Analytical Thinking and Attention to Detail	77.8679	Z-Statistic	0.8579	22.8687
Banking Fundamentals	94.9236	Z-Statistic	1.9949	11.9920
Drive	94.2712	Z-Statistic	1.9514	4.4071
Empathy and Emotional Self-Control	75.4049	Z-Statistic	0.6937	5.9960
Integrity	10.0000	Z-Statistic	-3.6667	4.8006
Interview Questions	95.3791	Z-Statistic	95.3791	37.4751
Resilience	65.9531	Z-Statistic	0.0635	4.4071
Teamwork	98.1449	Z-Statistic	2.2097	4.1316
Weighted Average of Cor		36.2955		
Mean applied to Raw We		0.0000		
Standard Deviation appli		1.0000		
Normalized Raw Score:		36.2955		
Mean:		65.0000		
Standard Deviation Used		15.0000		
Final Overall Score:		100.0000		



Notes

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