HR AVATAR™
EMPLOYMENT TESTS

Candidate:	**Betty Penske**
Assessment:	Loan Interviewer
Completed:	May 12, 2024
Prepared for:	Susan Bookman
	HR Avatar Data Collection Account

Test Results and Interview Guide

The Loan Interviewer 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.

Proprietary and Confidential

Overall

Candidate	Score	Interpretation
Betty Penske	81	

bettypenske@yourcompany.org
Loan Interviewer
May 12, 2024

Summary: High Performance Potential

Potential Risk Areas

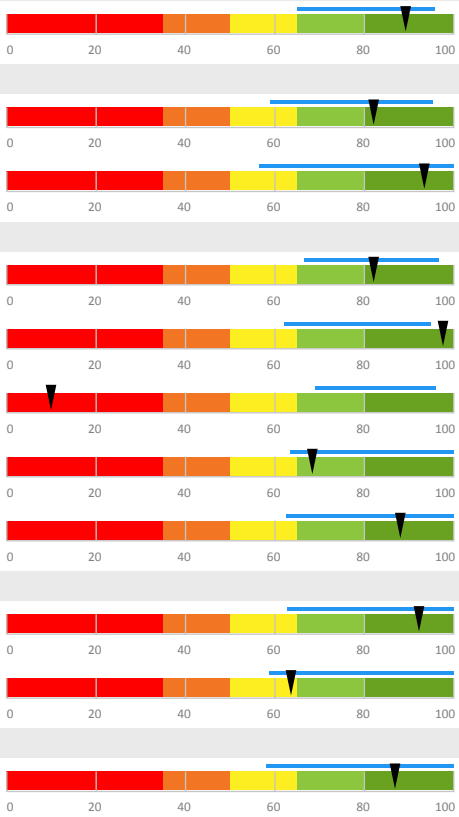
- Low Integrity score could indicate potential issues with reliability.

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	89	
Skills/Knowledge (relates to immediate readiness)		
Banking Fundamentals	82	
Writing	93	
Personality Characteristics (relates to fit with the job/team environment)		
Adaptability	82	
Drive	97	
Integrity	10	
Resilience	68	
Teamwork	87	
Behavioral History (relates to performance and turnover)		
History Survey - Performance	92	
History Survey - Tenure	63	
Emotional Intelligence (relates to situational judgment, performance and teamwork)		
Empathy and Emotional Self-Control	86	

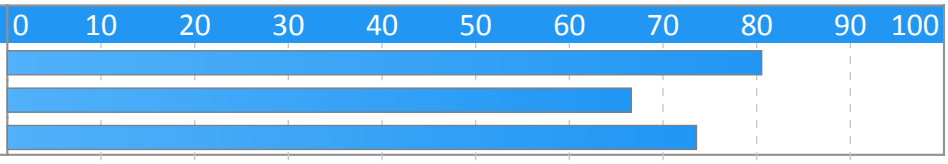


Importance to Job

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
Global	81st
United States	67th
HR Avatar Data	74th



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Detail

Candidate:	Betty Penske, bettypenske@yourcompany.org
Assessment:	Loan Interviewer
Authorized:	May 12, 2024, by Susan Bookman, HR Avatar Data Collection Account, sue.bookman@richardson.biz
Started:	May 12, 2024, 3:32:26AM EST
Completed:	May 12, 2024, 3:32:26AM 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.

Detail

Analytical Thinking and Attention to Detail

Score: 89

Description:

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.

Interpretation:

High scores in this area correlate with superior performance for many jobs.

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.

Interview Guide

Can you give me an example of where your attention to detail or your thoughtful analysis of a situation helped make a project successful?

1	2	3	4	5
Poor example. Does not show attention to detail or analytical ability.		Moderately relevant or impactful example.		Strongly relevant and clear example.

How do you handle a situation when you've messed up due to overlooking an important detail?

1	2	3	4	5
Is unable to handle the situation.		Demonstrates the ability to admit to their error and quickly fix the error, but didn't put preventative systems in place.		Demonstrates the ability to admit to their error and quickly fix the error, but didn't put preventative systems in place.

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.

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Detail	Interview Guide
Banking Fundamentals Score: 82 *Description:* Evaluates the candidate's knowledge of the Banking principles and practices, with an aim to determine the degree of training that will be required before the candidate can be expected to become productive. *Interpretation:* Candidate should achieve superior job performance in this area with little or no training. Scores indicate a solid working knowledge of Banking principles and practices. Candidate is likely ready to be productive without basic training or with immediate entry into advanced training. Likely to be able to mentor others.	Tell me about a project or task where your knowledge of Banking was required for success. How did it go? 1 — Example didn't require or demonstrate knowledge. 2 3 — Knowledge was only moderately important or moderately demonstrated in example. 4 5 — Clearly relevant application and demonstration of knowledge.
Writing Score: 93 *Description:* The ability to be concise, friendly, and accurate when drafting email replies to customer service requests. *Interpretation:* Superior writing skills can positively impact performance in many jobs. Significantly above average. Conveys ideas accurately in a clear, concise and succinct format. See writing sample section of report for raw essay(s) submitted. • Raw computed score: 80 • Computed score confidence: 75 • Approximate Word Count: 247 Please see below to view the essay submitted.	Are you comfortable when you need to express yourself through writing? Do you feel confident you can get the right message across? Tell me about a project or task where your writing skills were required for success. How did it go? 1 — Not confident in own writing ability. Prefers speaking. 2 3 — Somewhat confident in own writing ability. Writes frequently. 4 5 — Very confident in ability to write. Has received compliments on clarity of written correspondences.

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.

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Detail	Interview Guide

Adaptability

Score: 82

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.

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

1	2	3	4	5
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.		Feelings: Excited or Comfortable. Handled the situation well and in a way that didn't interfere with their work.

What are some of the techniques you use to keep yourself from getting burnt out when faced with ever-changing conditions?

1	2	3	4	5
Candidate doesn't have an effective technique to keep them from getting burnt out.		Candidate is only able to explain one effective technique to keep them from getting burnt out.		Candidate explains multiple effective techniques allowing themselves to not get burnt out.

Drive

Score: 97

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?

1	2	3	4	5
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).		Used time in a beneficial way and added value to the organization. Showed ability to work hard and willingness to put in extra effort.

How do you react when you are faced with obstacles while trying to achieve a goal? How do you overcome them?

1	2	3	4	5
Reaction: Overwhelmed. Struggles to come up with a clear way to overcome the obstacle and doesn't demonstrate hard work.		Reaction: Ready but not excited. Candidate shows they are able to overcome the obstacle but only by doing the bare minimum.		Reaction: Excited and ready. Candidate shows they are able to overcome the obstacle by putting in extra effort and being diligent.

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Detail	Interview Guide
Integrity Score: 10 *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.	What circumstance(s) might cause you to withhold information from your supervisor? How would you judge whether doing so would be justified? 1 — Shows that they are not concerned about ethics or organizational values/rules. 2 3 — Explains only situational circumstances. Judgement does not stem from an ethical standpoint. 4 5 — Explains only situational circumstances, or no circumstances. Judgement stems from ethical standards. Do you think it's ever okay to withhold information from your supervisor? How would you judge whether doing so is okay or not? 1 — Answer shows that they are not concerned about ethics or organizational values/rules. 2 3 — Explains only situational circumstances. Judgement does not stem from an ethical standpoint. 4 5 — Explains only situational circumstances, or no circumstances. Judgement stems from ethical standards.

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Detail

Resilience

Score: 68

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.

Interview Guide

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	2	3	4	5
Feelings had a negative outlook. Event impacted their work in a negative way, they weren't able to learn from it or persevere.		Feelings are true to the situation. Event impacted their work in a negative way but were able to learn from it and persevere.		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.

How do you normally react to bad news?

1	2	3	4	5
They get upset and don't know how to work through the challenges.		They get upset, however they see the positive outlook and have a plan to fix the challenges.		They are able to see the positive outlook in the long run and it doesn't impact their work.

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Detail	Interview Guide
Teamwork Score: 87 *Description:* 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. *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.	Describe a time when you worked in a team. What was your role? How did you delegate tasks with the other team members? 1 — They describe their role in a way that does not show significance. Delegation tactics were not efficient or helpful. 2 3 — They describe their role in a way that doesn't show significance. Delegation tactics were efficient and helpful. 4 5 — They describe their role in a way that shows significance. Delegation tactics were efficient and helpful. Do you prefer working in teams or by yourself? Why? 1 — They choose teams or individual and feel they would be incapable of working in the opposite environment. 2 3 — They feel they would work well in either environment but are unable to back that up with rational reasons. 4 5 — Response reflects rational reasons for why they prefer teams, individual, or both. They feel they would work well in either environment.

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
History Survey - Performance Score: 92 *Description:* Evaluates elements of the candidate's past work and education history to identify indications of high or low performance potential. *Interpretation:* The candidate's score indicates past behaviors that contribute to high job performance. Exhibits past behaviors and achievements that are likely to enhance job performance. The following potential performance risk areas were identified: • Below average productivity history • Below average performance reviews Further probing is recommended for each of these items.	How does your work compare with your peers? Do you produce more or less? How do you know? 1 2 3 4 5 What kind of feedback have you received about your performance from your managers and your peers? 1 2 3 4 5

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Detail	Interview Guide
History Survey - Tenure Score: 63 *Description:* Evaluates a candidate's past employment history and related factors for indications of potentially low job tenure. *Interpretation:* The candidate's score indicates past behaviors that neither detract from nor enhance job performance. Exhibits behaviors likely to result in average job tenure. The following potential performance risk areas were identified: • Frequent job changes • Potential long commute Further probing is recommended for each of these items.	Review your last few jobs with me, explaining why you left the old job and what attracted you to the new one. ☆ 1 ☆ 2 ☆ 3 ☆ 4 ☆ 5 _____ 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? ☆ 1 ☆ 2 ☆ 3 ☆ 4 ☆ 5

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.

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Detail	Interview Guide
Empathy and Emotional Self-Control Score: 86 *Description:* This scale reflects both the ability to sense and understand other people's feelings, feel sympathy for others, and see things from other people's point of view, and the ability to manage the desire to satisfy urges or impulses, showing restraint and managing behaviors to ensure appropriate and effective interactions with others. *Interpretation:* The candidate's score in this area should contribute to enhanced overall job performance. 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.	How well can you sense how others around you are feeling? How do you use this information when interacting with them? 1: Demonstrates that they are unable to sense how others around them are feeling. 2 3: Provides examples on how they are able to sense other's feelings. They don't use this to show understanding and care. 4 5: Provides examples on how they are able to sense others' feelings. They use this to show they understand and care about them. What do you typically do when you are working closely with someone who is very upset? 1: They have an inappropriate response and don't demonstrate understanding or care. 2 3: They (1) have an appropriate response and (2) demonstrate understanding but unable to show the customer that they care. 4 5: They (1) have an appropriate response (2) demonstrate understanding and (3) show the customer that they care.

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
Please write an essay describing the HR Avatar essay feature.	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. 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.

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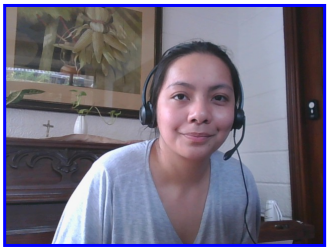
Identity Confirmation Photos

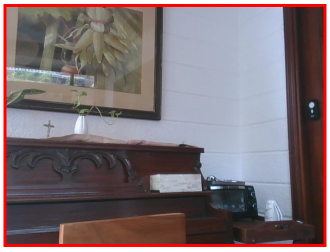
The following photos of the candidate and any identification were uploaded during the assessment session.

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



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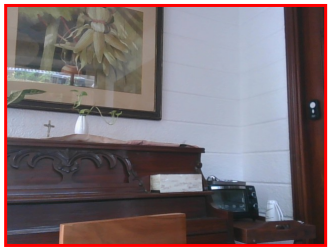

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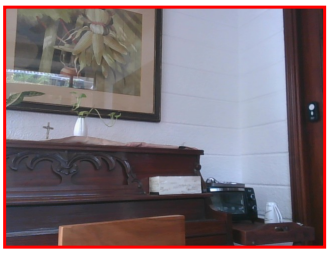

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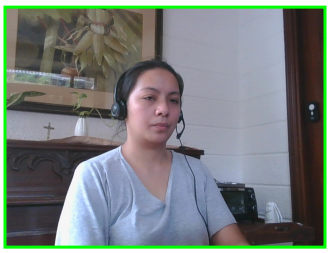
In-Test Photo



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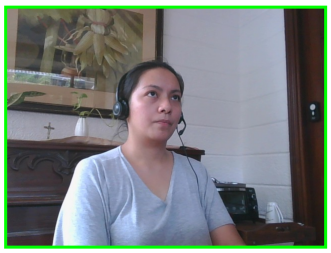

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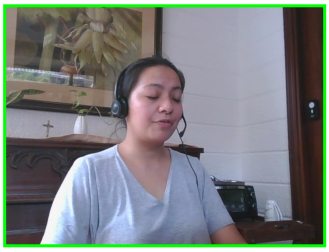
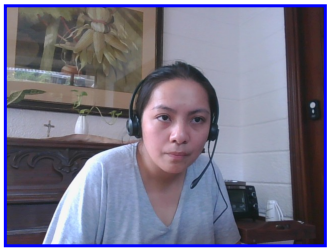


In-Test Photo



Pre/Post-Test Photo

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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: 43-4131.00
- O*Net Version: 26.3
- Sim ID: 15346-1, Key: 0-0, Rpt: 13, Prd: 6198, Created: 2024-05-12 08:32 UTC
- UA: Mozilla/5.0 (Windows NT 6.3; Trident/7.0; Touch; rv:11.0) like Gecko

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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	82.0070	Z-Statistic	1.1338	4.8531
Analytical Thinking and Attention to Detail	89.4496	Z-Statistic	1.6300	27.3074
Banking Fundamentals	82.1830	Z-Statistic	1.1455	14.0860
Drive	97.7520	Z-Statistic	2.1835	5.2690
Empathy and Emotional Self-Control	86.6074	Z-Statistic	1.4405	7.0430
History Survey - Performance	92.2059	Z-Statistic	1.8137	7.0430
History Survey - Tenure	63.4247	Z-Statistic	-0.1050	7.0430
Integrity	10.0000	Z-Statistic	-3.6667	5.5926
Resilience	68.6221	Z-Statistic	0.2415	5.2690
Teamwork	87.9396	Z-Statistic	1.5293	4.9609
Writing	93.1750	Z-Statistic	1.8783	11.5329

Weighted Average of Competency Z-Scores:	1.0985
Mean applied to Raw Weighted Avg:	0.0000
Standard Deviation applied to Raw Weighted Avg:	1.0000
Normalized Raw Score:	1.0985
Mean:	65.0000
Standard Deviation Used:	15.0000
Final Overall Score:	81.4773

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Notes

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