



Job Analysis Report

for

Loan Officer

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Job Match Pattern Description For Loan Officer

The shaded boxes on each scale represent the job match pattern for this job. The Employee Description describes the ideal employee relative to each scale. The Scale Description provides insight into the meaning of each scale generally, and will help you understand the ideal employee relative to a high or low score on each scale.

Thinking Style

Learning Index 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who assimilate information within expected norms and can appreciate more complex information processing.

Low	Scale Description – Learning Index	High
<p>Repetition and hands-on learning can be effective in training</p> <p>Achieves best through learning that is specific to the job</p>	<p>This is an index of expected learning, reasoning and problem solving potential; a composite of the scores for Verbal Skill, Verbal Reasoning, Numerical Ability, & Numeric Reasoning.</p> <p>The ability to respond efficiently in a training situation can typically be found in an individual with a high Learning Index. Such an individual can communicate complex ideas through data, words or both in an effective manner.</p> <p>At the low end, an individual may be most comfortable with responsibilities that emphasize concrete thinking and routine tasks.</p>	<p>Strong capacity to adapt quickly</p> <p>Typically finds it easy to learn the requirements of a new job situation</p>

Thinking Style (con't)

Verbal Skill 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who communicate within normal expectations and are also comfortable communicating the more complex aspects of their routine functions.

Low	Scale Description – Verbal skill	High
Can be slow and deliberate in communicating ideas	This is a measure of verbal skill through vocabulary. High Verbal Skill is often associated with confidence in vocabulary. However, the individual may occasionally “talk over the heads” of others.	Capable of precise communication, even under strict time constraints
Most communications are concrete and straightforward	Lower scorers do not demonstrate a strong command of vocabulary and may tend to utilize vague or inaccurate expressions when they communicate. Such an individual might not ask for clarification when information is not understood.	Competent in making analyses involving written and verbal data

Verbal Reasoning 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who interpret routine communications effectively with an ability to analyze more complex verbal information.

Low	Scale Description - Verbal Reasoning	High
May require more time to assimilate new information of a verbal or written nature	Relates to using words as a basis in reasoning and problem solving. High Verbal Reasoning suggests a strong potential for understanding verbal information both quickly and accurately. May find concrete and routine problem solving tedious.	Strong information gathering ability Assimilates verbal information rapidly
May be less proficient in information gathering techniques	A low scorer may overlook inferences in verbal or written data. This individual may be most comfortable with responsibilities that do not require abstract reasoning skills when working with words.	Can abstract conclusions from verbal information more proficiently than others

Thinking Style (con't)

Numerical Ability

1	2	3	4	5	6	7	8	9	10
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Employee Description: Employees who perform complex calculations on a regular basis and who are comfortable communicating complex data to others.

Low	Scale Description - Numerical Ability	High
<p>Using mathematics can be challenging</p> <p>Figuring numerical problems may require the use of a calculator</p>	<p>This is a measure of numeric calculation ability; basically, of how well an individual works with numbers.</p> <p>High Numerical Ability is often associated with being confident when calculating numerical data. Often, decisions can be made quickly, based on such data, without having to refer to calculation tools since the work is often done mentally.</p> <p>Lower scorers will often rely on calculators or other aids to solve numerical problems. They may be most comfortable with positions that do not routinely utilize numerical calculations.</p>	<p>Quick in mentally determining mathematical solutions to problems</p> <p>Demonstrates a sound understanding of basic mathematical processes</p>

Numeric Reasoning

1	2	3	4	5	6	7	8	9	10
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Employee Description: Employees who are reasonably efficient about utilizing numerical data in decision-making and who require little assistance in processing graphic representations of this data.

Low	Scale Description - Numerical Reasoning	High
<p>May overlook the implications derived from a set of numerical data</p> <p>May be comfortable using simple calculations for problem solving</p>	<p>This scale measures an individual's ability to use numbers as a basis in reasoning and analysis.</p> <p>Utilization of statistical inference is common among those with high Numerical Reasoning scores. The ability to visualize trends in a set of numerical data is likely to occur in such individuals.</p> <p>Lower scorers may be most comfortable with positions that rarely utilize numerical forms of data for reaching decisions.</p>	<p>Demonstrates little difficulty in assimilating new information of a numerical nature</p> <p>Can process numerical data to reach conclusions or understand inferences</p>

Occupational Interests

Enterprising 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who are motivated by competition, yet also possess less entrepreneurial interests.

Low	Scale Description - Enterprising	High
<p>Generally disinterested in many areas of entrepreneurship and sales</p> <p>May not always enjoy the give and take of deal making and negotiating</p>	<p>Enterprising indicates an interest in occupations where one uses persuasiveness and enjoys presenting plans. The entrepreneurial aspects of sales and business are often desirable for such individuals.</p> <p>Being motivated by many of the Enterprising occupations listed in the interest inventory is characteristic of an individual with a high score on this scale.</p>	<p>Characterized by interest in:</p> <p>Persuading others Sales activities Profit-oriented activities</p>

Financial/Administrative 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who are motivated by administrative duties, making budgets and processing numerical information, yet also possess other interests.

Low	Scale Description - Financial / Administrative	High
<p>Generally disinterested in some areas of administration</p> <p>May not always enjoy work that requires attention to details or other organized routines</p>	<p>Financial/Administrative indicates interest in occupations that work with financial data, business systems, administrative procedures, etc.</p> <p>Being motivated by many of the Financial/Administrative occupations listed in the interest inventory is characteristic of an individual with a high score on this scale.</p>	<p>Characterized by interest in:</p> <p>Financial Tasks Administration Organization Office Work Business Procedures</p>

Occupational Interests (con't)

People Service 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who are motivated by helping others, yet also possess less service-oriented interests.

Low	Scale Description - People Service	High
<p>Generally disinterested in some areas of social service</p> <p>May not always enjoy work that requires social service or human resources</p>	<p>The People Service scale indicates interest in occupations that help people and are concerned with the welfare of others.</p> <p>Being motivated by many of the People Service occupations listed in the interest inventory is characteristic of an individual with a high score on this scale.</p>	<p>Characterized by interest in:</p> <p>Facilitating those in need Helping others Community service Working with people</p>

Technical 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who rarely seek out work that involves the processing of technical information.

Low	Scale Description - Technical	High
<p>Generally disinterested in some areas of the technical fields</p> <p>May not always enjoy work that requires analytical tasks or working with data</p>	<p>The Technical scale indicates interest in occupations that center on scientific and technical activities, research and intellectual skills.</p> <p>Being motivated by many of the Technical occupations listed in the interest inventory is characteristic of an individual with a high score on this scale.</p>	<p>Characterized by interest in:</p> <p>Scientific study Research methods Working with data</p>

Occupational Interests (con't)

Mechanical 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who rarely seek out work that involves hands-on performance and who are not particularly motivated by mechanical or industrial interests.

Low	Scale Description - Mechanical	High
<p>Generally disinterested in some areas of the mechanical/ industrial fields</p> <p>May not always enjoy work that requires hands-on tasks or working with equipment</p>	<p>The Mechanical scale indicates interest in occupations that involve hands-on work with tools, equipment and machinery.</p> <p>Being motivated by many of the Mechanical occupations listed in the interest inventory is characteristic of an individual with a high score on this scale.</p>	<p>Characterized by interest in:</p> <p>Being physical Working with things Working with machines, tools or equipment</p>

Creative 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who are motivated by innovation, yet also possess less creative interests.

Low	Scale Description - Creative	High
<p>Generally disinterested in some areas of the creative fields</p> <p>May not always enjoy work that requires creative tasks or working with artistic / expressive media</p>	<p>The Creative scale indicates interest in occupations where one may be imaginative, original and aesthetic.</p> <p>Being motivated by many of the Creative occupations listed in the interest inventory is characteristic of an individual with a high score on this scale.</p>	<p>Characterized by interest in:</p> <p>Aesthetics Creative expression Innovation</p>

Behavioral Scales

Energy Level

1	2	3	4	5	6	7	8	9	10
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Employee Description: Employees who respond well to demands on their time and generally work at a brisk pace.

Low	Scale Description – Energy Level	High
Patient	<p>Energy Level demonstrates a tendency toward restlessness, activity and drive. This scale deals with issues such as efficiency and time utilization.</p> <p>The potential for risk-taking, restlessness and seeking excitement and challenge can be found in an individual with a high Energy Level.</p> <p>At the low end, an individual provides the patience and calmness fundamental to particular kinds of work.</p>	Self starter
Good with methodical processes		Multi-tasker
Good task focus		Self-motivated

Assertiveness

1	2	3	4	5	6	7	8	9	10
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Employee Description: Employees who are somewhat willing to lead others, but most comfortable when given the chance to take direction from others.

Low	Scale Description - Assertiveness	High
Willing to accept a leader	<p>Assertiveness is identifiable as a measure of generalized confidence. It is often associated with expressed influence.</p> <p>High assertiveness is often found with a focus on achievement and a seeking of leadership and the control of situations.</p> <p>Lower scores suggest a minimal need to control the actions of others. Such an individual may provide co-workers with an example of a compliant follower.</p>	Comfortable with self expression and leadership
Diplomatic		Competitive
Low need to control others		Achievement oriented

Behavioral Scales (con't)

Sociability

1	2	3	4	5	6	7	8	9	10
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Employee Description: Employees who are motivated by the opportunity to work with others. They often seek opportunities for teamwork.

Low	Scale Description - Sociability	High
<p>Avoids small talk</p> <p>Keeps to one's self</p> <p>Will not become frustrated by a lack of social contact</p>	<p>Sociability is a strong measure of social presence. It directly relates to self-control and flexibility. This trait can be seen as more reliant upon interpersonal contacts than most other traits.</p> <p>High Sociability signifies a desire to work closely with others and accomplish goals in a group setting.</p> <p>A low scorer tends to focus on achieving goals through individual efforts and can work over longer periods without considerable interpersonal contact. This individual tends to "stick to business" and often will not demonstrate a need to collaborate on projects.</p>	<p>Conversational</p> <p>People oriented</p> <p>Comfortable working in a group setting</p>

Manageability

1	2	3	4	5	6	7	8	9	10
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Employee Description: Employees who respond well to a structured environment and are willing to accept the leadership of others.

Low	Scale Description - Manageability	High
<p>Can be cautious with authority figures</p> <p>Tends to defend point of view</p> <p>Willing to question when not in agreement</p>	<p>Manageability suggests a strong relationship to social responsibility and stability. It is a measure of how one reacts to the limits placed by authority and the acceptance of conventional thinking.</p> <p>High Manageability is often associated with being comfortable with authority and rules, taking duties seriously, conformity, and taking pride in being self-disciplined.</p> <p>Lower scores reflect a working style that emphasizes individualized thinking and a willingness to question inefficient practices. This kind of person is not usually willing to blindly do the accepted thing.</p>	<p>Cooperative and agreeable</p> <p>Works within the rules</p> <p>Comfortable with authority</p>

Behavioral Scales (con't)

Attitude

1	2	3	4	5	6	7	8	9	10
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Employee Description: Employees who consistently maintain their positive expression and trust easily. They tend to have a relaxed social style.

Low	Scale Description - Attitude	High
<p>Sometimes skeptical</p> <p>Can be critical of others</p> <p>Often vigilant</p>	<p>Attitude measures the degree one is willing to demonstrate trust toward others. It relates to the tendency to suspend judgments about others.</p> <p>A positive and accepting outlook regarding people is common among those with high Attitude scores.</p> <p>Lower scorers may be good at expressing dissatisfaction with situations that do not appear acceptable to them.</p>	<p>Optimistic</p> <p>Trusting</p> <p>Relaxed social style</p>

Decisiveness

1	2	3	4	5	6	7	8	9	10
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Employee Description: Employees who respond at an even pace and maintain effective time management skills when making decisions.

Low	Scale Description - Decisiveness	High
<p>Not typically impulsive</p> <p>Prefers a Methodical approach</p> <p>Analyzes before making a decision.</p>	<p>Decisiveness has been found to reflect how confident one is in accepting the risk of making a decision in a timely fashion.</p> <p>A high decisiveness scorer will tend to make a decision with the information currently available so that processes do not become too mired in deliberation.</p> <p>A low decisiveness scorer may require input and support from superiors or teammates when making a decision. In certain environments, this individual's need for analysis and collaboration leads to ultimate progress.</p>	<p>Moves quickly when making decisions</p> <p>Accepts risk in most situations</p>

Behavioral Scales (con't)

Accommodating 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who can appropriately accommodate the needs of customers and co-workers, and also appreciate the occasional need to take a personal position that is different than the group's position

Low	Scale Description - Accommodating	High
<p>Can seem too firm</p> <p>May be disagreeable on occasion</p> <p>Will not typically follow the group, just to get along with others</p>	<p>Accommodating is often associated with a concern for group accountability. A willingness to consider the needs of all group members is typical.</p> <p>The high Accommodating person holds societal norms and self-control as important guides for behavior.</p> <p>On the other hand, the low Accommodating individual is able to maintain a measure of doubt that protects him or her from being taken advantage of, when necessary.</p>	<p>Cooperative</p> <p>Harmonious</p> <p>Likeable</p>

Independence 1 2 3 4 5 6 7 8 9 10

Employee Description: Employees who are moderately independent yet can accept necessary supervision and structure.

Low	Scale Description - Independence	High
<p>May seek support</p> <p>Cautious or reserved</p> <p>Accepts supervision easily</p>	<p>Independence defines the manner in which an individual prefers to be directed by others, and one's potential to accomplish tasks with minimal supervision.</p> <p>A highly independent person is usually willing to accomplish goals in his or her own way.</p> <p>One with low Independence will prefer to turn to others to guide his or her performance. This can lead to an expression of predictability and prudence, which can be a potential asset.</p>	<p>Adventurous</p> <p>Slow to follow</p> <p>Likes to set own direction</p>

Behavioral Scales (con't)

Objective Judgment

1	2	3	4	5	6	7	8	9	10
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Employee Description: Employees who are most successful when provided ample information to make objective decisions, yet are capable of relying on intuition when necessary.

Low	Scale Description - Objective Judgment	High
<p>Subjective</p> <p>Will follow a hunch</p> <p>Not overly bound by systematic thinking</p>	<p>The Objective Judgment scale reflects a willingness to make use of cognition versus intuition. This is often referred to as the balance between "head" and "gut."</p> <p>High scores describe an individual who will tend to trust observable facts in his or her thinking process, whereas,</p> <p>Low Objective Judgment describes a person who is willing to follow a hunch or listen to his or her intuition before acting.</p>	<p>Comfortable with a logical approach</p> <p>Unemotional thinking</p>

Loan Officer

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Thinking Style

Learning Index	1	2	3	4	5	6	7	8	9	10
Verbal Skill	1	2	3	4	5	6	7	8	9	10
Verbal Reasoning	1	2	3	4	5	6	7	8	9	10
Numerical Ability	1	2	3	4	5	6	7	8	9	10
Numeric Reasoning	1	2	3	4	5	6	7	8	9	10

Occupational Interests

Enterprising	1	2	3	4	5	6	7	8	9	10
Financial/Administrative	1	2	3	4	5	6	7	8	9	10
People Service	1	2	3	4	5	6	7	8	9	10
Technical	1	2	3	4	5	6	7	8	9	10
Mechanical	1	2	3	4	5	6	7	8	9	10
Creative	1	2	3	4	5	6	7	8	9	10

Behavioral Traits

Energy Level	1	2	3	4	5	6	7	8	9	10
Assertiveness	1	2	3	4	5	6	7	8	9	10
Sociability	1	2	3	4	5	6	7	8	9	10
Manageability	1	2	3	4	5	6	7	8	9	10
Attitude	1	2	3	4	5	6	7	8	9	10
Decisiveness	1	2	3	4	5	6	7	8	9	10
Accommodating	1	2	3	4	5	6	7	8	9	10
Independence	1	2	3	4	5	6	7	8	9	10
Objective Judgment	1	2	3	4	5	6	7	8	9	10