

**EXECUTIVE SUMMARY
OF
VALIDATION RESEARCH**

SUPPORTING

THE CREDIT UNION MEMBER SERVICE SURVEY

Prepared by

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Purpose of the Executive Summary

This summary of the validation research supporting the Credit Union Member Service Survey provides an overview, in non-technical terms, of the research, development and validation of the Credit Union Member Service Survey. Every effort has been made to present this material free from the specialized jargon of statistics and research. The purpose of such jargon is to increase the precision of language used to describe technical work. Therefore, avoiding such technical jargon will, at times, result in more general statements than would otherwise be the case. We accept this limitation in order to clarify the research findings for the non-technical reader. A more technically precise explanation of the issues presented here is available in the full validation report on the Credit Union Member Service Survey (technical report # 2270).

Description of the Credit Union Member Service Survey

The Credit Union Member Service Survey is a self-report inventory of an individual's attitudes and past behavior with regard to these job-relevant performance areas:

PEOPLE ORIENTATION:

The degree to which a person enjoys being around people, the willingness to approach others, and to be pleasant, friendly and warm;

CROSS SELLING ORIENTATION:

The willingness to engage in the process of offering members additional credit union products and services with confidence and to engage in the problem-solving process necessary to match products and services with genuine member needs;

COMPLAINT HANDLING ORIENTATION:

The individual's willingness to understand the member's complaint from the member's perspective, and then use either a logical or an intuitive problem-solving approach to handle the complaint in an empathetic, mutually beneficial manner.

The Credit Union Member Service Survey is designed to allow employers to:

1. Screen job applicants and incumbents for member service potential in the areas listed above;
2. Provide a basis for the training of employees in the areas of member service skills that he or she is weak in.

Design and Development of the Credit Union Member Service Survey

The Credit Union Member Service Survey is designed to provide employers with an idea of the degree

to which job applicants and current employees possess attitudes that enhance the ability to provide superior member service and identify those attitudes, and their related skills, that needs strengthening through training.

The Survey's test items ask a respondent to rate his or her attitude toward the area in question, or about his or her past behavior with regard to that area on a ten-point response scale. One end of the response scale for every item contains a "Totally Disagree" or similar choice in order to avoid forcing the applicant into an unwarranted admission.

The Validation Process

The validation process is a way of determining, through scientific research, whether a test effectively measures what it is designed to measure. The three approaches to test validation are content-related validation, construct-related validation, and criterion-related validation. While validation evidence obtained using any one of the three is acceptable, a stronger case for a test's validity is built when validation evidence comes from two, or even all three, of these approaches. The initial effort of the Credit Union Member Service Survey's validation research focused on providing evidence of content-related validity. Evidence of criterion-related and construct-related validity will be collected in future normative and validity studies.

The Credit Union Member Service Survey validation research was designed and conducted according to the criteria and standards for test development established by the American Psychological Association in their "Standards for Educational and Psychological Testing."

Distribution of Item Responses

The effectiveness of the Credit Union Member Service Survey is based on the assumption that the job-relevant attitudes that it measures are distributed normally across a representative sample of credit union employees. Therefore, the Credit Union Member Service Survey was administered to a group of five hundred and one customer

service employees of a large, multi-location midwestern financial institution. If the Credit Union Member Service Survey is accurately reflecting the diversity of attitudes in the general population, then this diversity should be reflected, for each scale and subscale, in a distribution of test scores that ranges from low to high, with most people scoring somewhere in the middle. This type of distribution has a bell shape and is called a normal distribution. An evaluation of the distribution of Credit Union Member Service Survey scales and subscales generated by the five hundred and one participants in this study indicated that the dispersion of scores for each Credit Union Member Service Survey scale and subscale closely resembles a normal, bell-shaped distribution, providing evidence that the Credit Union Member Service Survey accurately reflects the diversity of attitudes that exist in the general population.

Content validity

Content-related validation evidence is provided by examining the extent to which the items on a test are representative of the content areas that the test is designed to measure. All of the items on the Credit Union Member Service Survey were constructed to match as closely as possible in content, presentation format, and terminology the attitudes that the item addressed (i.e., attitudes regarding cross-selling, attitudes regarding complaint handling and attitudes regarding dealing with members). Thus, the fact that the content, format and terminology of items on the Credit Union Member Service Survey focus directly and unambiguously on the subject matter of the intended content domains provides evidence for the content-related validity of the Credit Union Member Service Survey.

Construct and criterion validity

Construct-related validation evidence and criterion-related validity evidence will be based on on-going research, and will be reported in future publications.

Legal and Ethical Concerns

The Credit Union Member Service Survey is designed to be used as one part, and only one part, of the pre-employment evaluation of prospective applicants for positions involving member service. It is intended to give an employer an indication of the degree to which an applicant or employee possesses attitudes associated with providing good member service.

The decision to hire or not to hire an applicant, to promote or not to promote, or to reassign or not to reassign an employee should never be made on the basis of Credit Union Member Service Survey results alone. All available information about the applicant from interviews, background checks, references and other relevant evaluation procedures should be considered along with Credit Union Member Service Survey results in order to make the hiring, promotion or reassignment decision.

The Credit Union Member Service Survey is intended to be used as only one part of any job change process that should include information about the applicant obtained from, but not limited to, interviews, background and reference checks, drug screening, physical examinations and other relevant evaluation procedures.

The Credit Union Member Service Survey is designed to be used as one part of a multi-part evaluation process and employee training program whose intent is to select and develop those individuals with the greatest potential to provide quality member service and to help train those individuals on the attitudes and behaviors necessary for consistently providing excellent member service.

Statement of Principle

Helm and Associates, Inc is dedicated to the proper use of tests to make the hiring, placement and promotion process fair and objective. It is our belief that both organizations and their employees benefit most when there is a good match between the job and the person who fills it.

Tests for the Financial Services Industry:

TELLER TEST – Measures a bank teller applicant’s general competency by focusing on the core teller competency of counting money accurately under time pressure.

BANK RELY TEST – Measures work ethic, attitudes toward punctuality, attendance and initiative. Instruct/trains for a good work ethic.

BANK CUSTOMER SERVICE SURVEY – Measures People Orientation, Cross Selling Ability and Complaint Handling Ability. Instructs/trains for improved customer service.

Tests for Sales, Management, Executive and Professional Positions:

PERFORMANCE PROFILE – Measures fifteen job-relevant personality and performance characteristics, and includes the General Information Appraisal and the Work Attitude Questionnaire. Instructs/trains for improved managerial effectiveness.

SALES SUCCESS PROFILE – Measures 12 critical selling skills. Instructs/trains for improved sales effectiveness.

Tests for the Employment Services Industry:

RELY FOR TEMPS TEST – Measures work ethic in Temp applicants, attitudes toward punctuality, attendance and initiative. Instructs/trains for a good work ethic.

Tests for the Retail Industry:

COIN TEST – Designed for cashiers or any position involving the handling of money. Measures the ability to count money accurately under time pressure. Available in industry-specific versions.

TEEN RELY – Designed for teenage applicants. Measures work ethic, attitudes toward punctuality, attendance and initiative. Instruct/trains for a good work ethic.

JOB APPLICANT SURVEY – Measures service attitudes (helpfulness, dealing with rude customers, sales), work ethic (attendance, punctuality, initiative, reaction to authority) and risk attitudes (theft, drug use, violence).

General Employment Tests:

GENERAL INFORMATION APPRAISAL – Measures general knowledge and thinking skills. Appropriate for all jobs and employment levels.

WORK ATTITUDE PROGRAM – Measures attitudes toward theft, substance abuse on the job, workplace violence, and sexual harassment. Instructs/trains in appropriate workplace behavior.

RELY TEST and **QWIK-RELY TEST** – Measure work ethic, attitudes toward punctuality, attendance and initiative. Instructs/trains for a good work ethic.

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