

Putting Your Training To the Test

WELCOME BACK TO THE TRAINING ROOM. We're glad to see that you are sticking with the program. Of course, with any good workout regimen, you need to occasionally examine whether you are maximizing the benefits: Has your energy level increased, has your general well-being improved, and what does the scale say? With these questions in mind, let's spend this session discussing how best to test your training program.

Increased Energy for Ongoing Success

The benefits of a good workout should keep flowing back to you. Similarly, consider this thought: you can use testing as an opportunity to keep teaching your audience about compliance. What a concept! These techniques can be used for both classroom training and

e-learning, as an exercise during the class to keep trainees' attention or after the class as an assessment. The key to enhancing training through testing is using real life situations as the basis of your questions. By giving feedback, you can stop incorrect behavior through coaching. It also serves to put the material

into context for the audience and increase understanding.

To start, consult with audit, quality assurance staff, and back office operations to understand all of the issues at hand. As a bonus, you may score points with these groups if you help them address sticking points. From each problematic area, create scenarios that the learners are likely to experience in the course of their jobs and question how they handle the situations.

EXAMPLE 1

An auditor is concerned that loan officers are pressuring married women to have their spouses co-sign. The resulting question could be as follows:

When Maryann applies for an auto loan, she mentions that her credit has gone south. What should you do?

- a. Tell Maryann she can only apply if the Professor will co-sign with her.
- b. Encourage Maryann to submit an application; underwriting may be able to grant her the loan.**
- c. Send Maryann to the finance company down the street, as they are more able to assist borrowers with poor credit.
- d. Tell Maryann she shouldn't consider this large purchase until she improves her credit.



After you create the scenario, you can present it as an open-ended question for a classroom discussion or massage it into a multiple-choice question for other venues. For the latter, present the correct answer as one option; the challenge is developing your wrong answers. One or more responses should represent what is actually happening in the real world. The remaining answers should be as realistic as possible, although you can allow yourself a silly response from time to time.

Then provide feedback to the learners' responses. That's easy if you're in the classroom, but e-learning quiz functionality often allows you to create a pop-up response telling the learner whether his or her selection was correct. This will allow you to stem bad behavior and get your students back on track.

Looking for a Better Fit

After you've been working out for a while, your clothes will start fitting better. Here are some ways to help your test become an exceptional fit too.

When you are writing responses for multiple-choice questions, avoid using "all of the above," "none of the above," or "a and c but not d." These answers are viewed as tricky. Compliance is tricky enough already; don't enhance that reputation.

It is also best to avoid philosophical questions such as why a regulation was written or even when it was written. Remember to keep learners focused on what they need to know to do their jobs and reinforce that message.

On the other hand, use repetition to drive your point home. If you have an example or a knowledge check during the class, there is nothing wrong with asking a similar question in the post-test to reinforce your message. Also consider allowing learners to take the test open-book style. In the real world, they will be able to consult policy and procedure manuals. This gives them a safe way to understand how to research issues.

What Does the Scale Have to Say?

Many people who work out hope to see that reflected on the scale. Just as they set goals for weight loss, you should set a passing grade for the post-training test. Typically, 80 percent or higher is required, but your goal will depend on the number of test questions you use. Consider setting a limit on the number of tries you will

EXAMPLE 2

You've heard that some tellers might not be clear that they can release the initial \$5,000 when placing an exception hold on cashier's checks. The resulting question could be as follows:

Hap Hazard deposits a \$10,000 cashier's check, payable to him. What is the maximum hold you can place?

- a. Extended hold for large items on the amount over \$5,000
- b. No hold can be placed on this check
- c. Standard hold on the first \$5,000 (i.e., less \$100 available; \$4,900 hold) and an extended hold on remaining \$5,000
- d. Standard hold only

allow learners to pass the exam and consequences for failing to do so. For example, you might decide that if they can't pass the exam after three tries, chances are they won't be able to do it on later attempts. In such cases, depending on the nature of the job, you might consider requiring documented manager intervention.

Testing Out

If you have a seasoned staff, they will undoubtedly tell you that compliance training is not needed because they already know everything. I say, I'm from Missouri—Show me! It is fine to allow line unit employees to demonstrate their knowledge by passing a test that will exempt them from training. Remember, if the test is crafted correctly, it will be a learning experience in and of itself. And being able to demonstrate that your staff members understand their compliance responsibilities is the desired result. It doesn't matter how you got there.

Building a test bank to accommodate a test-out option is a lot of work, so you might want to ramp up slowly if you are considering it. At minimum, you will want to create a separate test from the post-training test to ensure staff members can actually answer questions correctly, not just memorize what they have already seen. To further alleviate that concern, if you have a learning management system that can randomly generate questions you might want to eventually create four or five

questions on each issue pertinent to the line of business. That part is easier—just change the names, alter the fact pattern a little, and change the order of the answers.

If you do allow a test-out option, set strict parameters on what qualifies as a successful score or level of competency. If that mark is not reached, make sure the learner understands that he or she will need to complete the training.

Feeling Better and Better

Continuing to work out on a regular basis should leave you feeling better and better. Your training program will keep improving too if you mine your test data. For questions that have a high incorrect response rate, consider the source so you can fix problems going forward:

1. Your test question is not clear or an answer was in some way misleading.
2. The procedures are confusing.
3. The topic itself requires additional training.

That's all we have time for today. See you next time, when we continue to ponder how to create a good test.

ABOUT THE AUTHOR

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