



Scottish Vocational Qualifications

Qualification Verification Summary Report 2018

Financial Services

Introduction

The take-up of SVQ awards in the Financial Services verification group has maintained the growth in numbers of candidates seen in previous years, with most of the large providers of financial products and services to customers in the UK using SVQ awards as part of their staff development programmes. This year, units from the SVQ award have also been incorporated in the Foundation Apprenticeship, which has resulted in a new, younger group of candidates completing the awards through centres which have not had experience of delivering Financial Services VQs in their current format.

The Diploma in Business Accounting Practice/Management Consulting Practice continues to attract candidates, though not in the high volumes seen in the Providing Financial Services Awards.

This report is based on visits to 11 centres which are delivering the following awards:

GH5R 22 Providing Financial Services SVQ Level 2
GH5T 23 Providing Financial Services SVQ Level 3
GJ10 48 Diploma in Management Consulting Practice
GJ0Y 48 Diploma in Business Accounting Practice

Many of the centres visited were assessing/verifying high numbers of candidates, with those candidates being located in office functions in central Scotland, and in branches across all of Scotland.

Several of the centres have experienced difficulties in recruiting suitably qualified assessors and internal verifiers. The issue has been addressed in the short term by using existing assessors and internal verifiers who are operating elsewhere in the UK, usually within another team in the centre's business. This has given rise to some issues which are discussed in more detail elsewhere in this report.

In addition, some centres which have a high number of candidates are having to ask assessors and internal verifiers to support many more candidates than in the past. This has, in some instances, given rise to issues, and during verification visits potential issues were also identified in several centres, resulting in recommendations being made. More reference is made to these issues later in this report against the criteria involved.

Category 2: Resources

Criterion 2.1: Assessors and internal verifiers must be competent to assess and internally verify, in line with the requirements of the qualification.

Having current financial services knowledge is essential to ensure valid assessment/verification decisions are made. It is a requirement of the Assessment Strategy for Providing Financial Services Level 2 and 3 that, as well as holding relevant qualifications/experience in assessment and/or verification, those undertaking activities have relevant occupational competence and that they have kept it up to date.

Unfortunately, more than a few centres (particularly those under pressure to find resources to support increasing candidate numbers) overlooked the requirements of the strategy this year. Staff holding assessor/internal verification qualifications, but who had no occupational experience in working in the financial services sector, were deployed. In addition, where assessors/internal verifiers did have some experience gained several years ago, there was no evidence of any updating of knowledge and skills to demonstrate current competence.

In the remaining centres, where occupationally competent assessors/internal verifiers were used, the completion and recording of subject-specific CPD is still not being given sufficient attention. Many CPD records are based on recording administrative/housekeeping arrangements decided at team meetings, rather than the development and maintenance of financial services related knowledge and skills. In some cases, the knowledge and skills are being developed and updated, but not recorded, but in several other cases there is still insufficient attention paid to this work.

To ensure the requirements of the Assessment Strategy are met all the time, it is recommended that centres look closely at their internal requirements for the completion and recording of CPD, and that more time from assessors/internal verifiers, and oversight from line managers, are allocated to this activity.

Criterion 2.4: There must be evidence of initial and ongoing reviews of assessment environments; equipment; and reference, learning and assessment materials.

Assessments are completed at the employer sites, and all centres had completed relevant reviews of the environment, procedures, and equipment in association with the employers. As has been the case in previous years, all centres provided high quality learning resources to the candidates to supplement the employers' core learning materials.

Assessors are regularly having to adapt assessment practices to reflect the constant changes that take place in the financial services industry to regulations, products and, as a result, to organisational procedures. One centre evidenced good practice by having a template for capturing details of the changes held on a shared site and accessible to all the assessors/internal verifiers. This enabled any learning about changes to be seen by everyone at the earliest opportunity, and also contributed to subsequent standardisation activities.

Category 3: Candidate support

Criterion 3.2: Candidates' development needs and prior achievements (where appropriate) must be matched against the requirements of the award.

All the candidates were completing awards as part of an Apprenticeship programme. The recruitment and induction processes followed were those prescribed by the schemes/funders involved.

Additional discussions were held at induction to review any other development needs or prior achievements that might be relevant to the award. Development needs were also checked with the employers to ensure that the candidate's job role would allow them to generate appropriate evidence for the units selected.

Criterion 3.3: Candidates must have scheduled contact with their assessor to review their progress and to revise their assessment plans accordingly.

Candidates have regular scheduled contact with their assessors, both on a face-to-face basis and by telephone/e-mail/Skype. In some centres, the frequency of face-to-face contact had been reduced at times in the year due to resourcing pressures. The pressures on centres is recognised. However, given the need to undertake a number of candidate observations during the completion of the award, it was identified that some candidates' progress had been delayed as a result. There were also instances in several centres where assessors left the centre, but there were no contingency plans in place, so candidates experienced a gap in support, communication and assessment. Those centres had recognised the problems that had arisen, and had also identified the need for new candidate support processes to be in place to cover this eventuality. Given how difficult it is to recruit suitably qualified assessors/internal verifiers, and the general increase in candidate numbers, all centres should be reviewing their processes to identify what their contingency plans would be should an assessor leave the business.

Good practice continues to be seen in centres which have been able to engage the ongoing support of the line managers in the delivery of the award. Whilst there is no need for a line manager to be present every time an assessment activity is being undertaken, the involvement of the line manager in giving witness testimonies and acting as a point of contact when barriers to assessment are identified, is beneficial to the candidates, but also to the centres and the employers.

Category 4: Internal assessment and verification

Criterion 4.2: Internal assessment and verification procedures must be implemented to ensure standardisation of assessment.

It was disappointing to have to note that the very high standards of internal verification seen in previous years had not been maintained this year. Last year, the risks of pressures on resources were highlighted and, unfortunately, as centres did not increase the number of internal verifiers, issues then arose in those centres where there were pressures from increased numbers of candidates.

Most centres use a risk-based model to determine the level of internal verification required on an individual assessor's portfolio. Whilst the work of relatively new assessors is being monitored, in several centres much less attention is given to the review of assessment decisions made by experienced assessors. This led to difficulties when issues went undetected for a very long period of time.

Almost all the centres complete an end of award review of portfolios, and their other internal verification activities are driven more by the achievement milestones set by funding bodies than the overall principles of good quality assurance. It was recommended to several centres that they should reduce their reliance on end point verification activities only, and aim for a more continuous model of internal verification, ensuring every assessor's decisions are looked at more regularly.

Centres continue to be very diligent in their standardisation activities. Those centres with UK-wide operations are, as in previous years, using UK-wide team meetings to complete standardisation activities and learn from a wider team of assessors in the process.

Criterion 4.3: Assessment instruments and methods and their selection and use must be valid, reliable, practicable, equitable and fair.

Appropriate assessment instruments and methods were being used in every centre. Assessment is completed by observation (including live call listening), a review of products of work, witness testimony, reflective statements, and professional discussions.

Centres are continuing to make use of digital voice recording to overcome the confidentiality issues when assessing in call centres. The exact assessment method used is determined on a unit by unit basis, and is reviewed for each workplace to take account of the different job design used by each employer. Assessment methods are adapted where the candidate's employer makes changes to products and processes, which does occur frequently.

Some centres reported that employers were now not allowing digital voice recording or note-taking by the assessor during candidate observations, for confidentiality reasons. Those centres had put in place alternative assessment approaches, which were less than ideal from an

assessor's perspective, as a considerable amount of information had to be retained until records of observation could be written up. The centres involved had reverted to relying heavily on candidates' personal statements generated through workbook questions, supported by line manager testimony, but during external verification, issues of sufficiency of performance evidence were identified. It is recommended that, when working with a new employer, centres should do all they can to overcome resistance to digital voice recording or note-taking, as these awards cannot be completed validly without a significant degree of candidate observation.

It was also noted that in some centres, the assessors were less skilled at conducting professional discussions than was previously the case. This was most usually because the questioning techniques were not appropriate, with too many leading questions or closed questions being used. Centres should consider how they develop the questioning skills of assessors, and internal verifiers should be more alert to identify instances where this happens when they are reviewing digital voice recordings.

Criterion 4.4: Assessment evidence must be the candidate's own work, generated under SQA's required conditions.

There continues to be no issue with this criterion, and all centres take appropriate measures to ensure that the evidence being presented has been generated by the candidate. Where products of evidence and professional discussions are being used to generate evidence, line managers are usually being asked to confirm the authenticity of the evidence by witness testimony.

However, the comment made last year regarding the need for line managers to be fully aware of the standards required for the assessment evidence when giving a witness testimony still applies. Centres are reminded that they should always ensure, if line managers are making any contributions to the assessment process, that they are aware of the requirements of the awards.

Criterion 4.6: Evidence of candidates' work must be accurately and consistently judged by assessors against SQA's requirements.

Most centres are setting appropriate standards and making accurate and consistent assessment decisions. Assessors typically work in UK-wide teams and share their assessment experiences with their colleagues as a matter of course, which helps to ensure consistency.

There were issues identified this year relating to sufficiency of evidence being offered. There were cases where performance criteria were being assessed as being completed with only one piece of evidence, often a candidate's response in a workbook, being offered as evidence of application of the skill. There were also cases where assessment was being completed holistically, where the connection between the evidence offered and the performance criteria was very tenuous. Where assessors are under time pressure, they will want to sign off as much of a candidate's portfolio as they can at a face-to-face visit, but they must be careful to ensure

they have seen sufficient evidence. Usually this means at least two types of evidence or instances of performance of the criteria are required for the evidence to be acceptable.

Criterion 4.7: Candidate evidence must be retained in line with SQA requirements.

All centres retain their candidate evidence for a period that exceeds the SQA requirements. Good use is made of e-portfolios and archiving systems to support this evidence retention.

Criterion 4.9: Feedback from qualification verifiers must be disseminated to staff and used to inform assessment practice.

The good practices seen in previous years were again seen this year in relation to dissemination of the feedback from verification visits to inform assessment practices. There is still more opportunity for centres to make better use of this Qualification Verification Summary Report (QVSR) within the centre to further aid them in enhancing quality.

Some centres are also completing an annual review across all verification groups and awards, rather than limiting the management review to financial services. This high-level review is good practice, with lessons being learned and shared across a range of subjects. It was suggested last year that this is something all centres might want to consider doing. Some took up this idea, though others did not, so it is suggested again that they may wish to consider doing so this year.

Only a few centres were taking the opportunity to discuss the lessons they could learn from the QVSR in one of their assessor/verifier meetings and this is something that all centres should be doing.

Areas of good practice reported by qualification verifiers

The following good practice was reported during session 2017–18:

- ◆ The use of a shared template to capture details of product, policy or process changes in an organisation.
- ◆ The continuing engagement with the candidate's line manager and the role played by them in providing witness testimonies and general candidate support.
- ◆ Standardisation activities are completed regularly as part of monthly/quarterly team meetings.
- ◆ Where this is achievable, assessors are linking with others in England, Wales and Northern Ireland in a community of practice to support consistency in assessment decision making.
- ◆ The completion of an annual review, involving the centre's senior managers, that looks across verification groups and awards to identify high-level lessons and pockets of good practice that are not being applied organisation-wide.

Specific areas for development

The following areas for development were reported during session 2017–18:

- ◆ Assessors and internal verifiers must be occupationally competent, and should complete and document regular financial-services-specific CPD.
- ◆ Centres should review their contingency plans to ensure candidates are not adversely impacted should an assessor or internal verifier leave. Continuity of support and communication of change should be a priority if the point of contact with the candidate changes.
- ◆ How often an assessor's decisions should be reviewed by internal verifiers should not be determined only by the requirements of the candidate funding model, but should happen regularly throughout the length of the award completion.
- ◆ The development of assessors' question techniques when conducting professional discussions.
- ◆ Ensuring there is sufficiency of candidate evidence for every performance criterion, knowledge, skills and behaviour.
- ◆ Ensuring line managers are fully aware of the unit standards when they complete witness testimony.
- ◆ Include the dissemination of this QVSR, and subsequent discussion of it, as part of the centre processes to inform assessment practice.