Higher National Qualifications, National Progression Awards and Vocational Qualifications
Qualification Verification Summary Report 2021

Financial Services

Verification group number: 262

Introduction

This report covers the seven verification events completed in centres in Scotland during 2020–21 and covers Higher National Awards, Vocational Qualifications and the Fast Track Customised Award. In line with SQA policy, all the verification visits were completed as virtual events via Microsoft Teams. No other adjustments were made to the verification process or criteria reviewed.

This has been a difficult year for all centres in all subject areas. For the awards in the Financial Services verification group, there had been strong recruitment to apprenticeships just prior to the pandemic, so there were many candidates who had to be supported by centres during this challenging period.

Unlike some other subject areas, it has become clear during the year that financial services employers are unlikely to return to office-based work for some time, if at all, and remote working will be the norm for some time to come. This presents some challenges for assessment and verification, which is hampered by the strict limitations that financial services providers place on centres and candidates to meet their varying interpretations of GDPR requirements. These difficulties are discussed in more detail in this report.

The following awards were verified in 2020–21 and are covered in this report:

GP2Y 22 SVQ Providing Financial Services SVQ at SCQF Level 5
GP30 23 SVQ Providing Financial Services at SCQF Level 6
GR10 04 Financial and Professional Services Fast Track Award

Despite the difficulties faced, almost all the external verification events resulted in outcomes of High Confidence. This is due to the hard work of all the centre staff and their flexibility to work around a number of obstacles along the way, and they are thanked for all their efforts to continue to deliver high quality assessment and verification evidence.

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.

Previous reports have highlighted that few assessors and internal verifiers were fully recording appropriate CPD and reflecting on their learning and how they will apply it in the assessment/verification process. It is therefore pleasing to report that in almost all centres there had been an improvement in this criterion — some developments more significant than others. However, there is still room for more improvement, paying attention to two aspects:

a. The processes and systems in organisations are changing all the time, and in particular, many changes are arising as a result of remote servicing of customers and working from home. This impacts on assessors and internal verifiers, who need to be up to date with the ways organisations operate and their policies and procedures because knowledge and application of these ways of working are included in the performance criteria of the awards. It was clear during conversations with assessors and internal verifiers they had kept up to date with some of the changes, but very few had documented this in their CPD records. This understanding, often updated informally, is something that assessors and internal verifiers need to update continually, and to document this to show they have relevant occupational competence.

b. Some centres' CPD documentation is comprehensive and includes appropriate reflection on how the learning will be applied, but unfortunately many still have CPD records that are simply lists of tasks completed or meetings attended. These records are inadequate, because they represent only part of the picture. Assessors and internal verifiers should be recording not only what they did, but what they learned and how they will use this learning and what changes they might need to make to their assessment/verification practices (if appropriate). As part of continuous improvement, there should then be a link across showing the application of the learning in the reviews and updates of assessment and learning materials (Criterion 2.4) and Internal Verification and assessment decisions (4.2 and 4.6 in particular).

No apology is made for repeating something that has been said in previous reports here. 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 at SCQF Levels 5 and 6 that, as well as holding relevant qualifications/experience in assessment and/or verification, those undertaking activities have to demonstrate relevant occupational competence and that they have kept it up to date.

There is a high risk that assessment and/or verification decisions will be flawed, and candidate evidence will not meet the evidence requirements of the awards, if teachers, assessors and internal verifiers do not have up to date subject knowledge. This will be an area that qualification verification will always play close attention to, and centres need to keep emphasising its importance to their teams and supporting them to undertake and appropriately document CPD activity.

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

All assessments are completed in the workplace, and centres had completed relevant reviews of the environment, procedures and equipment in association with the employers. Given the significant change in what has happened in the workplace this year, and the fact candidates were all working for home, centres should have given more consideration to how they approached assessment and whether there was a need for any adjustments to the learning materials. Many did make adjustments — very much on an *ad hoc* basis, which was understandable given the circumstances they faced — but there was only limited evidence of formal reviews of the learning and assessment environment being undertaken or checks being made to the learning materials. All centres need to pay specific attention to this matter in the coming year and to document the activities they undertake.

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 completing the Vocational Qualifications and Fast Track awards continue to be recruited according to criteria prescribed by the schemes/funders involved. Teaching staff, assessors and internal verifiers are usually not involved in this recruitment process. All the centres hold appropriate additional discussions during the induction process to review any other development needs or prior achievements that might be relevant to the award.

Some centres had managed to secure much greater line management engagement during the induction process as this was being completed virtually, and managers were more able to join the events. This was leading to a much more beneficial discussion about achievements and requirements, and a greater understanding all round of what is needed to achieve the award.

One centre has developed a more enhanced system of documenting candidate's development needs and keeping this updated whilst they are completing the award. By building the information into their e-portfolio system, whilst respecting confidentiality of sensitive information, the centre found that there were no gaps in awareness amongst everyone who worked with each candidate. This sharing of information and updating of development needs — particularly new needs that are identified during the completion of the award — is good practice.

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

Maintaining regular, scheduled contact with candidates this year was not easy for the centres, but all the assessors are to be commended for the efforts they made to keep in touch with the candidates and help them maintain progress towards achieving the award. In all centres, candidates were supported by their assessors, by telephone/ email/Skype and on Teams. Assessors in several centres noted that they had lost the benefits of *ad hoc* contact with a larger number of candidates than was the case when they were visiting employer sites, but that this had been offset by the fact that candidates had fewer interruptions when on a remote call with the assessor than would happen at work.

In the coming year, all centres will need to give thought to how they manage contact with candidates as further changes in work locations emerge, particularly in relation to part home/part office-based working.

Category 4: Internal assessment and verification

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

It was good to see that some centres had taken on board the recommendation in the last report and had started to develop more assessors to work as internal verifiers. Unfortunately this progress came to a sudden, unexpected halt, and centres ended up under pressure trying to manage internal verification with many staff furloughed part time. This led to difficulties in some centres, with not enough attention being paid to internal verification activities and gaps in the validity of assessment not being detected as a result.

It was also unfortunate this year that — partly because of the pressures on staff — in most centres there continued to be the trend of giving the correct level of attention to sampling portfolios and review assessment decisions only in the period immediately prior to a scheduled external verification visit. Whilst there are less likely to be issues with the validity of decisions of experienced assessors, there remains the risk with this that candidates are disadvantaged as any problems remain undetected for a longer period of time. This year, there was a greater risk all round given the rapid introduction of remote assessment observing candidates working from home, so the level of internal verification should have been increased/more frequent — and not the reverse, which was what actually happened. Coupled with this, many centres had abandoned the development of sampling plans that they could share during internal verification.

It is recommended that, every year, centres review whether their approach to sampling, in terms of both percentage and frequency, is sufficient to take account of all the internal and external factors impacting on them at that time, and that they produce plans that reflect the outcome of this review. These plans should be available for external verification.

It is also recommended that all centres review any changes they need to make to the resourcing, planning and implementation of their internal verification activities to take account of the remote assessment/candidates and assessors working from home. Their assessment plans should reflect this.

Standardisation activities continue to be completed regularly in all centres. This year, in many centres, the focus of standardisation was on making decisions around remote assessment. Good practice was seen in some centres who reacted quickly to the changing environment, holding standardisation events to create new observation checklists and updated guidance for managers preparing witness testimonies. Being proactive really paid off for these centres as they were able to gain maximum benefit from new ways of working with the candidates' line managers during the assessment process, having secured their initial engagement in revising the assessment activities.

In the previous report, it was recommended that centres looked at how they could use technology to help assessors, internal verifiers, candidates and line managers interact more online to support assessment and internal verification. Now online meeting technology is at the heart of all centres' assessment and internal verification activities, and it is presenting centres with a lot of opportunities. It will be good if next year's report could be concentrating on highlighting the good practice in the implementation of these opportunities.

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 are being used in most centres, although issues arose in some because there was not a sufficient range of methods being used to confirm candidate performance. This was due to issues arising with the use of more limited observations as a method of assessment.

Assessors were no longer able to complete observation of the candidate in the workplace, which was previously the most frequently used method of assessment, and so centres had to quickly make adjustments to enable assessment to continue. Centres did very well both in the speed of implementing changes and in how willing they were to innovate and create workarounds as issues arose.

Many financial services organisations introduced restrictions on screen sharing and observations of system screens over the internet, and this has impacted significantly on the extent to which observations can produce sufficient evidence of performance. Those that developed satisfactory alternatives built in a variety of other checks to confirm performance (questioning, line manager's confirmation of workplace performance, professional discussions, candidate reflective statements explaining what actions they took on the organisation's systems during the transaction, etc).

There was more reliance on conducting of professional discussions and witness testimonies by interview this year, and it was good to see there had been a significant improvement in the quality of questioning by assessors. Likewise, the engagement of line managers was generally much better and their testimonies were more thorough.

Where issues arose during external verification it was because too much allowance had been made for the difficulties caused by COVID and working from home, and performance had been inferred from a restricted amount of evidence. Whilst there is sympathy for assessors and the challenges they were facing, they have to ensure that there is sufficiency of evidence from the candidate for every unit.

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

It is always pleasing to be able to record that there continues to be no issues with this criterion across all the awards. Centres continue to take appropriate steps to validate the authenticity of evidence to ensure that the evidence being presented has been generated by the candidate.

Good practice was seen in two centres who had taken the opportunity to develop a new way of working with candidates and their managers. Review meetings were scheduled regularly involving the candidate, their manager and their assessors. These had been easier to set up online than when the candidates were office based. The meetings had not only aided assessment planning, but had also acted as a simple step to authenticate the evidence presented — in the call, the assessor summarised the evidence that had been presented to them and the line manager had confirmed its authenticity there and then. Recording the meetings meant there was an audit trail for internal and external verifiers.

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

Generally, the assessment of candidate evidence across all the awards was accurate and consistent and appropriate decisions were made. However, there was still a tendency in some centres for some performance being inferred from some evidence without sufficient justification. This was an issue that has been discussed in previous reports and whilst the number of instances was lower this year, it is still an area that centres need to take care about. They should ensure there is clear justification for all assessment decisions and that this is documented.

The problem of over-inferring from evidence usually happened where assessors were aiming to assess holistically across a larger number of units. It is suggested that further standardisation activities looking at this issue are undertaken. These activities could also incorporate looking at evidence being generated by online observation of candidates who are working from home, so a range of current challenges are addressed in one event.

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

All centres are retaining their candidate evidence for a period that exceeds the SQA requirements. Good use continues to be made of e-portfolios and archiving systems to support evidence retention that complies with Data Protection regulations.

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

The good practice in the dissemination of feedback seen in some centres in previous years, unfortunately, did not continue this year because of challenges of having appropriate reflection conversations whilst working remotely. One centre continues to show good practice in their review process — they structure the team meeting agenda around the outputs of the Qualification Verification Visit Report and the annual Qualification Verification Summary Report to determine how to further improve their assessment and verification practices.

It is hoped that all centres are able to revert to ensuring that they devote sufficient time to fully discussing their Qualification Verification Visit Report and identifying where they can enhance the quality of their assessment and verification practices in the coming year. They should also document these decisions and, equally importantly, document and manage the process for implementing any agreed changes. This level of attention to the feedback will contribute significantly to continuous improvement in the centre.

Areas of good practice reported by qualification verifiers

The following good practice was reported during session 2020–21:

♦ Changing approaches to providing candidate support, using technology to improve the communication of candidate's specific needs across all the assessors involved in a programme.
♦ Being flexible to new methods of observation.
♦ Making good use of three-way meetings between assessor, candidate and line manager to support assessment planning and evidence authentication.
♦ Structuring the agenda for a centre team meeting to review qualification verification feedback around the outputs from the centres report and the good practice/areas for development in the Qualification Verification Summary Report.

Specific areas for development

The following area for development was reported during session 2020–21:

♦ The completion and documentation of CPD activities, ensuring subject-specific knowledge is kept up to date and that the records include reflection on how the learning will be applied.
♦ Update learning and assessment materials to take account of the new ways of working in financial services since the start of the pandemic.
♦ Develop more comprehensive and robust internal verification plans that reflect the circumstances the centre is facing at that time.
♦ Take care not to infer competence that has not been fully evidenced when assessing holistically.
♦ Ensure sufficient time is allocated to reviewing and reflecting on qualification verification feedback.