ABSTRACT
As the national income increases, the trend of investment becomes popular. With stress over consumers' whole lifetime value to earn long-term transaction fees, banks have engaged in fierce competition for the market of wealth management. Financial specialists play important pioneering roles in the financial market. They not only need to explore new customers but also provide satisfactory wealth management and planning to accomplish the task which bank given. In the competitive financial market, only with fine relationship marketing and earning customers' long-term loyalty could the financial specialists win the maximum benefits for themselves and the bank they service. This study, based on the theory and literature of relationship marketing, investigated the elements that influence personal trust toward the financial specialist. Questionnaire survey was used as the research tool to understand the relationship between personal trust toward the financial specialist, personal loyalty, and loyalty toward the bank. The results showed that "knowledge asset specificity" was the most influential element of personal trust toward the financial specialist, followed by "the frequency of interaction" between the customers and financial specialist. "Secret communication on wealth" was not significant factor that affected the personal trust. Moreover, "personal trust toward financial specialist" showed positive effect on the "personal loyalty toward the financial specialist" and "loyalty toward the bank" simultaneously. Also, "personal loyalty toward the financial specialist" showed positive effect on the "loyalty toward the bank". As seen, personal loyalty toward the financial specialists can transfer to the loyalty toward bank. Lastly, this study provided practical suggestions to banks when formulating policies on financial specialist.

Keywords : Relationship marketing; Trust; Personal loyalty; Loyalty toward the company


