

The Effects of Financial Advisor's Professionalism on Investment Consideration : The Moderating Effects of Risk ...

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ABSTRACT

Faced by the global financial turmoil and the European debt crisis, result in the world are shrouded in the recession and lack of trust of the financial instruments under. Financial disputes occurring after the outbreak of the financial tsunami, the investment losses customer financial advisor on Trade Descriptions unclear or deliberately misleading, in order to fight the results lead to unpredictable customer occur pecuniary loss. The role of the financial consultants, competence and professionalism is being questioned, of the customer experience professional financial planning experts of the financial instruments of the investor's willingness to buy will be. The purpose of this study was to examine the relationship between financial advisor's Competency and Customer financial products purchase intentions. Risk attitude and Word-of-Mouth are modurating variable. This research is main to adopt the questionnaire method the collection the data, the recycling the effective sample number 270. Results indicated that financial advisor's Competency positively correlates to Customer financial products purchase intentions. When the higher the better financial advisor' professional knowledge, professional skills, professional attitude and the willingness of customers to buy financial products. Risk attitudes and Word-of-Mouth does demonstrate a moderating effect on financial advisor's Competency and Customer financial products purchase intentions.

Keywords : Risk attitude、Word-of-Mouth

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