

個人信任與公司忠誠之關聯性探討:以銀行理財專員為例

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摘要

隨著國民所得的提高，國人對投資理財的風氣日益盛行，在銀行強調顧客終身價值，獲取長期手續費收入的目標下，財富管理市場已成為銀行業的必爭之地。理財專員在財富管理市場中，擔任相當重要的開拓者角色，不僅要發掘客戶，更要為客戶做好理財規劃，達成銀行交付的使命。但在激烈競爭的金融環境中，理財專員如何脫穎而出？唯有做好關係行銷，取得顧客的長期信任，才能獲得顧客忠誠，為自己及銀行謀取更大的利益。本研究以關係行銷理論為基礎，藉由文獻的蒐集與彙整，探討顧客對理財專員個人信任的影響因素，同時透過問卷資料分析，了解顧客對理財專員的信任與個人忠誠、銀行忠誠的關聯性。研究結果顯示，「知識資產專屬」為顧客對理財專員個人信任的最大影響因素，其次為顧客與理財專員間的「互動往來頻率」，而「財富秘密溝通」之影響效果不顯著。此外，「顧客對理財專員的信任」對「顧客對理財專員的個人忠誠」與「顧客對理財專員所屬銀行忠誠」皆有正向影響；而「顧客對理財專員的個人忠誠」對「顧客對理財專員所屬銀行忠誠」亦有顯著影響，此可說明顧客對理財專員的個人忠誠，會因移情作用而移轉至對銀行的忠誠。最後，本研究針對結論提出實務上的建議，企盼作為銀行業者推行理財專員政策時的參考。

關鍵詞：關係行銷、信任、個人忠誠、公司忠誠

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