

A Study on the Relationship between Personal Trust and Loyalty of Company - An Example of Bank's Financial Specialists

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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 specialists. 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

Table of Contents

簽名頁	授權書	iii	中文摘要	v	英文摘要	vi	誌謝	viii	目錄	ix	圖目錄	xiii	表目錄	xiv	第一章 緒論	1	1.1 研究背景	1	1.2 研究動機	2	1.3 研究目的	2	1.4 研究流程	3	1.5 研究範圍與限制	5	1.6 論文架構	5	第二章 文獻探討	7	2.1 財富管理相關文獻	7	2.1.1 個人財富管理之理論	8	2.1.2 理財規劃服務	10	2.1.3 理財業務未來發展	12	2.2 關係行銷相關文獻	15	2.2.1 關銷行銷之定義	15	2.2.2 關係行銷之利益	17	2.2.3 關係行銷之觀念性模型	19	2.3 信任相關文獻	22	2.3.1 信任之定義	23	2.3.2 信任之影響因素	25	2.4 忠誠相關理論	30	2.4.1 顧客忠誠度的定義	32	2.4.2 顧客忠誠度之衡量	35	2.4.3 個人信任與個人忠誠之關係	38	2.4.4 個人信任與公司忠誠之關係	39	2.4.5 個人忠誠與公司忠誠之關係	40	第三章 研究方法	43	3.1 研究對象	43	3.2 統計與分析方法	43	3.2.1 敘述統計分析	44	3.2.2 因素分析	44	3.2.3 信度分析	45	3.2.4 路徑分析	45	3.3 變數之操作化定義	46	3.3.1 自變數	46	3.3.2 中介變數	46	3.3.3 應變數	47	3.4 問卷發放與前測分析結果	48	3.4.1 預試之信度及效度分析	48	3.4.2 預試之因素分析	49	第四章 研究結果分析	52	4.1 樣本資料分析	52	4.2 信度分析與因素分析	54	4.3 研究模型與假說	56	4.3.1 顧客對理財專員個人信任之影響因素	57	4.3.2 顧客對理財專員個人信任與顧客對理財專員個人忠誠之關係	58	4.3.3 顧客對理財專員個人信任與顧客對理財專員所屬銀行忠誠之關係	59	4.3.4 顧客對理財專員個人忠誠與顧客對銀行忠誠之關係	60	4.4 研究模型之路徑分析	61	4.5 研究假說結果	66	第五章 結論與建議	69	5.1 研究結論與發現	69	5.1.1 顧客對理財專員個人信任之衡量構面	69	5.1.2 顧客對理財專員個人信任與忠誠度之關係	70	5.2 實務上的建議	71	5.2.1 提高理財專員專業知識，轉化成為顧客專屬資產	72	5.2.2 理財專員應與顧客密切互動，貼近顧客需求	73	5.2.3 重視關係品質，推展關係行銷	74	5.2.4 重視理財專員績效考評	74	5.2.5 小結	75	5.3 未來研究建議	76	參考文獻	78	附錄一 前測問卷	89	附錄二 正式問卷	93
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