

Table 3: CFA Model Standardized Factor Loadings

Latent Variable / Indicator	β	SE(β)
Relationship Termination Costs		
What is your level of satisfaction with the relationship you have with your financial planner?	0.624	0.039 ***
I fully cooperate with my financial planner by following through on all of the financial planning recommendations they make to me.	0.654	0.039 ***
My financial planner keeps in touch with me to see what changes in my life may affect my financial plan.	0.722	0.036 ***
My financial planner educates me about a wide range of financial matters.	0.500	0.044 ***
My financial planner uses a goal setting process that help me identify meaningful personal and financial goals and objectives.	0.529	0.043 ***
Relationship Benefits		
My planner helps me to make good financial decisions.	0.519	0.042 ***
My planner offers good investment advice.	0.602	0.041 ***
My planner shows genuine care and interest in each client's personal circumstances.	0.598	0.041 ***
My financial planner has helped me to achieve my financial goals.	0.578	0.040 ***
My financial planner has helped me to improve my quality of life.	0.642	0.037 ***
My financial planner helps me to identify meaningful personal and financial goals and objectives.	0.667	0.035 ***
Shared Values		
My financial planner presents their own values to me.	0.342	0.048 ***
My financial planner demonstrates knowledge about my culture.	0.445	0.046 ***
My financial planner recognizes limits that cultural differences can place on our relationship.	0.426	0.045 ***
My financial planner is aware of institutional barriers that affect me as their client.	0.402	0.046 ***
Planner makes effort to understand clients' cultural values.	0.695	0.032 ***
Planner makes effort to understand clients' personality.	0.630	0.038 ***
Planner makes effort to understand clients' spending patterns.	0.515	0.043 ***
Planner makes effort to understand clients' attitudes and beliefs about money.	0.661	0.036 ***
Planner makes effort to understand clients' family history and family values.	0.693	0.032 ***
Communications		
My financial planner works hard at asking questions that will encourage me to open up with them.	0.654	0.039 ***
My financial planner paraphrases the factual content of our conversation.	0.542	0.044 ***
My financial planner paraphrases the emotional themes of our planning conversations.	0.415	0.048 ***
My financial planner communicated to me that it is very important to link their financial planning recommendations to my personal goals, needs, and priorities.	0.547	0.044 ***
My financial planner works hard at communicating their recommendations using terms and language that I can easily understand	0.496	0.054 ***
My financial planner asks me questions to make sure I understand their recommendations	0.722	0.038 ***
Opportunistic Behavior		
I do not question my financial planner's recommendations.	-0.347	0.059 ***
I'm concerned that my financial planner might withhold information that could sway my decisions.*	0.431	0.056 ***
I can trust my financial planner to keep my personal and financial information confidential.	0.590	0.057 ***
My planner provides courteous and friendly service to me.	0.616	0.058 ***
My planner responds promptly to my requests.	0.387	0.058 ***
Trust		
I have confidence in my financial planner's integrity.	0.822	0.034 ***
I have confidence in my financial planner's financial skills and expertise.	0.436	0.048 ***
I can rely on my financial planner to follow through on their commitments.	0.428	0.048 ***
I trust my financial planner.	0.661	0.037 ***
I view my financial planner as a sincere person.	0.671	0.037 ***
Relationship Commitment		
I am very committed to maintaining a relationship with my financial planner.	0.617	0.039 ***
I intend to stay with my financial planner indefinitely.	0.659	0.036 ***
I have a strong sense of loyalty toward my financial planner.	0.607	0.038 ***
I could be persuaded to transfer to a different financial planner.*	0.421	0.048 ***
My financial planner is my primary financial adviser.	0.765	0.032 ***
I put maximum effort into maintaining my relationship with my current financial planner.	0.361	0.051 ***

*** $p < .001$