

**Specific Elements of Communication That Affect  
Trust and Commitment in the Financial Planning Process**

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A financial planner must establish a relationship of mutual trust with a client before use of industry-relevant technical and quantitative skills is meaningful. This study endeavors to identify and statistically validate the specific interpersonal communication skills that engender client trust and commitment in a financial planning relationship. Preliminary results indicate that, in the communication process between financial advisors and clients, clear, open information exchange and authentic listening is preeminently important to both. Indeed, a significant proportion of clients ranked these communication elements relatively more important than their planner's problem solving ability or even credentials in building trust in their planner.

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**Endnotes**

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