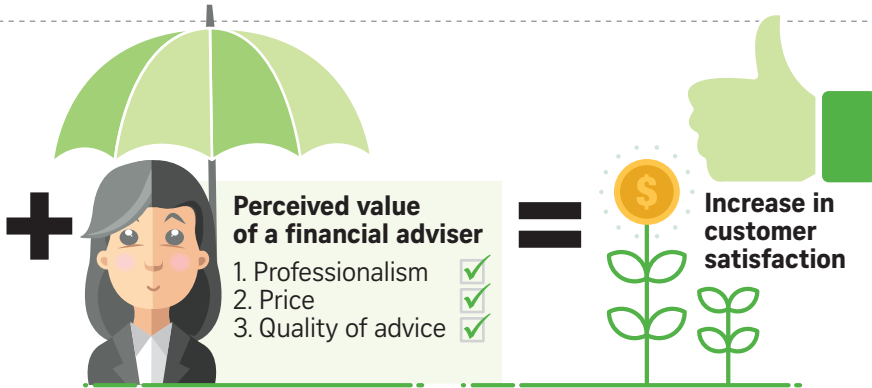


# Desired qualities

## Expected service standards of a financial adviser

1. Reliability
2. Assurance
3. Empathy
4. Responsiveness



When a higher level of service quality is extended to customers, customer satisfaction is achieved; if the financial adviser provides a higher level of perceived value, the customer will be even more satisfied.