

FUCAPE PESQUISA E ENSINO S/A

AYRTON CASTRO DE REZENDE

**SATISFAÇÃO DO CLIENTE E PERFORMANCE NO MERCADO
BANCÁRIO BRASILEIRO**

**VITÓRIA
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Dissertação apresentada ao Programa de Pós-Graduação em Contabilidade e Administração, da Fucape Pesquisa e Ensino S/A, como requisito parcial para obtenção do título de Mestre em Contabilidade e Administração – Nível Profissionalizante.

Orientador: Prof. Dr. Poliano Bastos da Cruz.

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RESUMO

A competitividade entre as empresas cresce a cada ano, quando analisado o mercado financeiro a concorrência é ainda maior. Sabendo que os produtos e serviços oferecidos pelas instituições financeiras são similares o diferencial hoje está no relacionamento com o cliente. Diante disso, a pesquisa abordará indicadores da satisfação do cliente utilizados pelo Banco do Brasil para verificar se tais refletem na performance das agências. O estudo objetivou analisar a influência dos indicadores de satisfação do atendimento no mercado bancário brasileiro na performance. A pesquisa utilizou a base de clientes perfil pessoa física alta renda do Banco do Brasil. A coleta de dados foi feita via informações internas do Banco do Brasil com a amostra de 413 agências do banco no período de janeiro de 2022 a março de 2023. A lacuna de estudo tem importância uma vez que num mercado de produtos e serviços similares o que diferencia é a lealdade do cliente perante as empresas, a partir da pesquisa científica é possível validar o impacto que a satisfação do cliente tem na performance do setor bancário. A pesquisa evidenciou a importância do cuidado com a satisfação do cliente para alcance das metas, mostrando que quanto mais satisfeito um cliente está o resultado da performance será maior. Os dados foram coletados junto ao Banco do Brasil. O público alvo são as empresas do mercado financeiro, tendo como principal foco dessas o desenvolvimento da satisfação do cliente para aumento da performance. Sugere-se que seja expandido para outras instituições financeiras.

Palavras-chave: satisfação do cliente; Banco do Brasil; NPS; lealdade; performance.

ABSTRACT

The competitiveness between companies grows every year, when analyzing the financial market the competition is even greater. Knowing that the products and services offered by financial institutions are similar, the difference today is in the relationship with the customer. In view of this, the research will address customer satisfaction indicators used by Banco do Brasil to verify whether these reflect on the performance of branches. The study aimed to analyze the influence of service satisfaction indicators in the Brazilian banking market on performance. The survey used Banco do Brasil's high-income individual profile customer base. Data collection was carried out by Banco do Brasil's internal information with a sample of 413 branches of the bank from January 2022 to March 2023. The study gap is important since in a market of similar products and services what difference is customer loyalty towards companies, based on scientific research it is possible to validate the impact that customer satisfaction has on the performance of the banking sector. The research highlighted the importance of taking care of customer satisfaction to reach the goals, showing that the more satisfied a customer is, the result of performance will be greater. Data were collected from Banco do Brasil. The target audience are companies in the financial market, with the development of customer satisfaction as their main focus to increase performance. It is suggested that it be expanded to other financial institutions.

Keywords: consumer satisfaction; Banco do Brasil; NPS; loyalty; performance

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