

FUCAPE PESQUISA E ENSINO S/A

VALESKA CAROLINE LUCAS MINEIRO

**AS INICIATIVAS ESG AFETAM A SATISFAÇÃO DOS CLIENTES
DE BANCOS COMERCIAIS BRASILEIROS?**

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

Orientador: Prof. Dr. Sérgio Augusto Pereira Bastos.

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RESUMO

As iniciativas *Environmental, Social and Governance* (ESG) são questão central no atual cenário de negócios, mas ainda estão em pleno desenvolvimento. O setor bancário não é exceção. Assim, o objetivo desta pesquisa foi identificar a influência das iniciativas ESG na atitude e consequente satisfação dos clientes de bancos comerciais que operam no Brasil. Ainda, foram avaliados os efeitos mediadores de confiança, qualidade percebida e credibilidade da marca na relação entre a atitude e a satisfação dos clientes, além da consciência ambiental como fator moderador nessa relação. A pesquisa teve abordagem quantitativa e descritiva. A população-alvo foram os clientes dos bancos comerciais brasileiros. A coleta de dados primários foi feita por meio de questionário de percepções e a análise por modelagem de equações estruturais com estimação por mínimos quadrados parciais. Os resultados mostraram que as três dimensões de ESG exercem um impacto positivo e significativo na atitude dos clientes e esta, por sua vez, impacta positivamente na sua satisfação, sendo essa relação mediada parcialmente pela confiança e pela credibilidade da marca. Dessa forma, esse estudo contribui de forma teórica para o desenvolvimento da ESG no setor bancário e, de forma prática, para que gestores de bancos comerciais que operam no Brasil desenvolvam e comuniquem as práticas ESG visando aumentar o nível de satisfação dos clientes à luz de fatores que podem potencializar ou diminuir a transição da atitude à satisfação.

Palavras-chave: ESG; Atitude de Clientes; Satisfação de Clientes; Bancos Comerciais; Brasil.

ABSTRACT

The Environmental, Social and Governance (ESG) initiatives are a central issue in the current business scenario but are still being developed. The banking sector is no exception. Therefore, this research aimed to identify the influence of ESG initiatives on the attitude and consequent satisfaction of customers of commercial banks operating in Brazil. Furthermore, the mediating effects of trust, perceived quality, and brand credibility in the relationship between attitude and customer satisfaction were evaluated, in addition to environmental awareness as a moderating factor in this relationship. The research had a quantitative and descriptive approach. The target population was customers of Brazilian commercial banks. Primary data was collected using a perception questionnaire and analysis using structural equation modeling with partial least squares estimation. The results showed that the three dimensions of ESG have a positive and significant impact on customer attitudes, and this, in turn, has a positive effect on customer satisfaction, with this relationship being partially mediated by trust and brand credibility. In this way, this study contributes in a theoretical way to the development of ESG in the banking sector and, in a practical way, for managers of commercial banks operating in Brazil to develop and communicate ESG practices aiming to increase the level of customer satisfaction considering factors that can enhance or diminish the transition from attitude to satisfaction.

Keywords: ESG; Customer Attitude; Customer Satisfaction; Commercial Banks; Brazil.

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