

**DEGREE OF SATISFACTION OF THE HIGH-INCOME SEGMENT CUSTOMERS OF THE BANCO DO BRASIL**

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*This study attempts to measure the degree of satisfaction of the high-income segment customers of the Banco do Brasil (BB) regarding the services offered at the Estilo branches in the State of Rio de Janeiro, Brazil. The research was done in two phases. The first phase, of a qualitative approach, was developed to identify the most important attributes for customer satisfaction. The second phase of the research, of a descriptive type, was done by using a structured questionnaire in a sample composed of 400 survey instruments. The results indicate that the customers are satisfied, since the average score for the general rating of services was 8.64 (on a scale of 1 to 10) and all the surveyed attributes obtained a satisfaction average higher than the indifference number. Regarding the degree of importance, the attribute mentioned the most was "trust in the institution". This was also the attribute in which the customers stated to have the highest satisfaction. The research confirmed the existence of a strong correlation between the most important attributes for customer satisfaction and the attributes the customers are the most satisfied with.*

**Keywords:** Banking Services, Customer Satisfaction, High-income Segment, Banco do Brasil

**1. INTRODUCTION**

The Banco do Brasil (BB) is one of the main Brazilian financial institutions. BB has gone through recent changes intended to make the organization more efficient with the premise of intensifying digital interaction, with an operational structure rationalization strategy that has shown great success (Banco do Brasil, 2020).

This new digital interaction strategy of BB has brought a variety of benefits. The customers get more convenience and access to a variety of tools, strengthening their relationship with the institution, resulting in a higher demand for products and services. Another advantage of digital interaction is that it attracts young people. The young people segment of the market tends to be adventurous and curious to experiment new things, something that fits with the digital interaction offered by the banks (Gan et al, 2016).

Technological advances have allowed many companies to achieve a simultaneous increase in productivity and customer satisfaction. In the financial industry, various tools via internet banking or mobile applications have made customers more independent and has kept them away from the branches, creating an opportunity to reduce the number of branches and employees, without reducing customer satisfaction (Anderson et al, 1997).