Proven Business Impact

This case study was selected in August 2026 by an independent panel of CXPA judges for recognition of its demonstration of the positive business impact created through a customer experience focus.

CXPA Proven Business Impact: Banco Bradesco S.A. – Expanding Customer Intelligence Beyond Surveys

Company Overview

Banco Bradesco S.A. is one of Brazil's largest financial institutions, serving customers across Brazil and the United States. The organization sought to extend customer intelligence beyond traditional survey respondents and create a more representative view of customer loyalty across its customer base.

Business Challenge

Historically, only 5% to 10% of customers responded to satisfaction surveys, leaving more than 90% of customers without a measurable loyalty classification. Customer experience decisions were based on a limited sample that did not fully represent the millions of customers interacting with the bank. Bradesco needed a scalable method to understand customer sentiment, prioritize actions, and operationalize customer loyalty intelligence across the enterprise.

Customer Experience Initiative: Scaling Customer Intelligence Through Predictive NPS®

Bradesco's Customer Experience, Data Science, and Intelligence teams developed a Predictive NPS model using ensemble machine learning methods combining Random Forest and Gradient Boosting algorithms. The model evaluated more than 370 variables and incorporated demographic, transactional, behavioral, channel usage, complaint, and credit relationship data to predict whether customers were likely to become Promoters, Neutrals, or Detractors.

Predictive classifications were integrated into customer experience management processes and made available to multiple business stakeholders. The model informed investment management, service recovery, retention strategies, relationship management, and sponsorship programs, transforming customer loyalty intelligence from a measurement tool into an enterprise-wide business capability.

Proven Business Impact

Expanded customer experience visibility

- Customer loyalty classification expanded from approximately 5–10% of customers to more than 90% of the eligible customer base.
- Approximately 17 times more customers became available for loyalty-based analysis.
- Customer experience management evolved from sample-based measurement to enterprise-scale customer intelligence.

Improved customer intelligence and segmentation

- The model achieved approximately 70% predictive accuracy.
- Approximately 75% of Promoters were correctly identified.
- The solution identified three times more detractors than traditional approaches.

Increased investment engagement

- Promoter customers generated net investment inflows 15.6 times higher than Detractors.
- Investment advisors used loyalty insights to prioritize outreach and deliver more personalized engagement.

Strengthened customer retention

- Retention campaigns increased contact rates with Promoters by 15 percentage points.
- Approximately 9% of targeted accounts were retained, representing performance three times higher than historical averages for similar customer groups.

Increased relationship marketing effectiveness

- Customers selected through Predictive NPS-driven sponsorship programs generated 59% higher profitability than the control group.
- Relationship and recognition investments became more targeted and effective.

Improved service and relationship management

- Managers were encouraged to resolve customer concerns before initiating commercial discussions.
- Nineteen percent of customers whose concerns were addressed subsequently accepted a product recommendation aligned to their needs.

Key Lessons

Bradesco's experience demonstrates that the value of predictive analytics extends beyond expanding measurement coverage. By embedding loyalty intelligence directly into business processes, organizations can transform customer experience data into actionable intelligence that strengthens retention, relationship management, commercial performance, and long-term customer loyalty.

Core Business KPIs Impacted

Customer Retention; Upsell Effectiveness; Churn Rate; Customer Profitability; Investment Inflows; Contact Rates; Loyalty Classification Coverage; Relationship Marketing Effectiveness; and Net Promoter Score (NPS).

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