

Abstract

This study explores the strategic issues and challenges limiting the development of currency exchange companies in the northern West Bank, with a special focus on transforming *Al-Naseem Exchange* into a model financial institution. The currency exchange sector is composed of financial entities that buy and sell currencies for individuals and businesses according to market fluctuations, offering secure and fast services while complying with legal and regulatory frameworks.

The research aimed to build a clear strategic vision through a comprehensive feasibility study to improve Al-Naseem Exchange's performance and competitiveness at the local, regional, and international levels. A quantitative descriptive-analytical approach was employed. Data was collected from 20 randomly selected family-owned exchange companies, and a customer-focused questionnaire was distributed to evaluate client satisfaction and service expectations. Data analysis was conducted using Excel.

In the second phase of the project, a SWOT analysis was conducted to assess Al-Naseem Exchange's strengths, weaknesses, opportunities, and threats compared to its competitors. Additionally, a detailed customer survey was conducted to evaluate multiple dimensions of service quality, such as tangibility, reliability, responsiveness, assurance, and empathy. The questionnaire also addressed customer satisfaction, security concerns, and suggestions for service improvement.

The results revealed that most currency exchange companies still rely heavily on traditional channels and offer limited service diversification. The survey findings highlighted gaps between customer expectations and actual service delivery, particularly in digital accessibility and speed. Based on these insights, a strategic development plan was proposed to enhance Al-Naseem Exchange's digital infrastructure, diversify services, improve staff training, and strengthen cybersecurity measures.

This study contributes valuable insights into customer behavior, operational gaps, and strategic planning in the currency exchange sector, offering a roadmap for sustainable growth and service excellence.