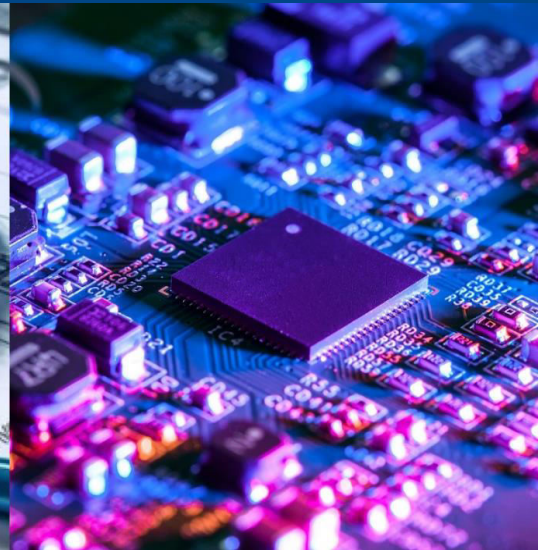
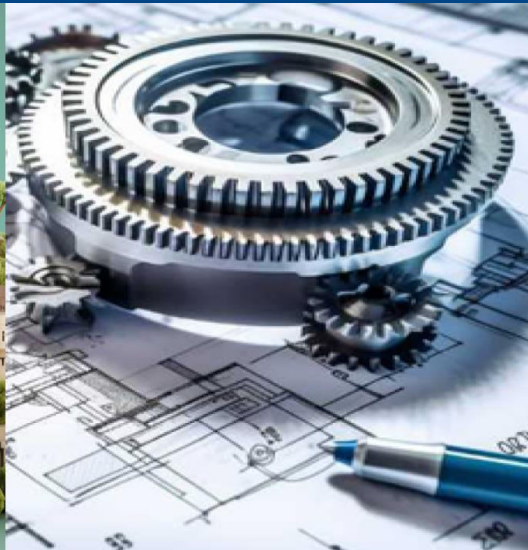
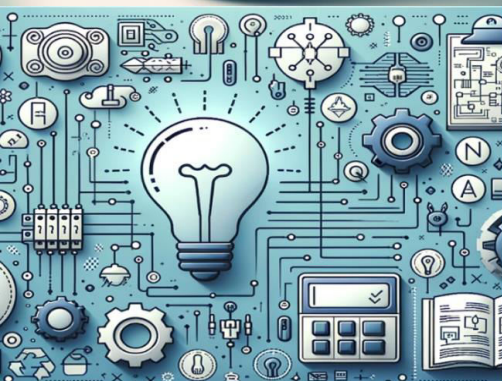




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## International Journal of Multidisciplinary Research in Science, Engineering and Technology (IJMRSET)

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# A Study on Customer Satisfaction and Brand Loyalty in the Foreign Exchange Services Industry

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**ABSTRACT:** The foreign exchange industry forms an indispensable part of the global financial system, facilitating international trade, tourism, education, remittances, and cross-border transactions. Within this industry, Full-Fledged Money Changers (FFMCs) regulated by the Reserve Bank of India under the Foreign Exchange Management Act (FEMA), 1999 play a key role in serving individual and corporate customers. This study examines the relationship between customer satisfaction and brand loyalty among the customers of a foreign exchange service provider based in Chennai, India. The study specifically analyses how Product Quality, Price Fairness, Customer Service, and Brand Image influence Brand Loyalty. A descriptive research design was adopted, and primary data were collected from 62 customers using a structured questionnaire and a convenience sampling technique. The data were analysed using the Statistical Package for the Social Sciences (SPSS) through reliability analysis (Cronbach's Alpha), descriptive statistics, Pearson correlation, multiple regression, and the Chi-Square test. The findings reveal that Brand Image ( $r = 0.699$ ) and Customer Service ( $r = 0.669$ ) have the strongest positive and statistically significant relationships with Brand Loyalty, followed by Price Fairness ( $r = 0.434$ ). Product Quality showed only a weak, non-significant correlation with Brand Loyalty. The regression model explained 64.0 percent of the variance in Brand Loyalty ( $R^2 = 0.640$ ), with Brand Image and Customer Service emerging as significant positive predictors, while Product Quality showed a significant negative coefficient and Price Fairness was not a significant direct predictor. The Chi-Square test indicated no statistically significant association between gender and brand loyalty. The study concludes that strengthening brand image and customer service delivery are the most effective levers for building long-term customer loyalty in the foreign exchange services sector.

**KEYWORDS:** Customer Satisfaction, Brand Loyalty, Foreign Exchange, Product Quality, Price Fairness, Customer Service, Brand Image, FFMC, SPSS.

## I. INTRODUCTION

The foreign exchange (Forex) industry is one of the most important segments of the global financial system, facilitating the exchange of one country's currency for another and enabling international trade, tourism, overseas education, foreign investment, and remittances. As the largest financial market in the world, it operates continuously through a network of banks, financial institutions, money changers, brokers, and electronic trading platforms. In India, the industry has grown rapidly on the back of globalization, rising international travel, expanding trade, and increasing foreign investment, serving tourists, students, business travelers, importers, exporters, Non-Resident Indians (NRIs), and multinational corporations.

The implementation of the Foreign Exchange Management Act (FEMA), 1999, replacing the earlier Foreign Exchange Regulation Act (FERA), created a more liberal and business-friendly regulatory environment that encouraged the growth of authorized dealers and Full-Fledged Money Changers (FFMCs). The emergence of digital banking, online forex platforms, and fintech has further transformed service delivery, making transactions faster, more secure, and more convenient for customers.

Within this competitive landscape, customer satisfaction and brand loyalty have become critical differentiators for foreign exchange service providers. Customers today have multiple alternatives for currency exchange and remittance, ranging from banks and FFMCs to digital-first fintech platforms, which makes customer retention increasingly challenging. Understanding what drives satisfaction — product/service quality, pricing fairness, customer service, and brand image — and how these factors translate into repeat usage and loyalty is therefore essential for sustainable business growth in this sector. This study examines these relationships in the context of a Chennai-based, RBI-authorized FFMC that offers



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foreign currency exchange, remittance, prepaid travel cards, demand drafts, and allied travel services to individual and corporate customers.

### II. STATEMENT OF THE PROBLEM

- Customers have many alternatives in the market, making it difficult for businesses to retain them and build long-term loyalty.
- Customer satisfaction is influenced by multiple factors — product/service quality, price, customer service, and overall brand experience — which can vary considerably among customers.
- A lack of understanding of customer expectations and satisfaction levels can lead to reduced customer retention and lower brand loyalty.
- Organizations need to identify the factors that encourage repeat usage and positive word-of-mouth among customers.
- There is a need to evaluate the relationship between customer satisfaction and brand loyalty to help businesses improve their products, services, and marketing strategies.

### III. OBJECTIVES OF THE STUDY

#### Primary Objective

To study the relationship between customer satisfaction and brand loyalty among the customers of a foreign exchange service provider.

#### Secondary Objectives

- To measure the level of customer satisfaction with the organization's products and services.
- To identify the factors influencing customer satisfaction, namely Product Quality, Price Fairness, Customer Service, and Brand Image.
- To examine the impact of customer satisfaction on customers' intention to repurchase.
- To analyze the factors that contribute to brand loyalty among customers.
- To provide suggestions for improving customer satisfaction and strengthening brand loyalty.

### IV. REVIEW OF LITERATURE

#### 1. Ali, F., Rasoolimanesh, S. M., Sarstedt, M., Ringle, C. M., & Ryu, K. (2022)

Investigated the factors affecting customer satisfaction and loyalty in the service industry and found that service quality, perceived value, and customer satisfaction positively influence customer loyalty, concluding that organizations should continuously improve service quality to strengthen customer relationships.

#### 2. Chuenban, P., Sornsarut, P., & Pimdee, P. (2021)

Examined the influence of brand attitude, perceived quality, and brand value on customer loyalty and found that customers who perceive higher product quality and value develop stronger positive attitudes toward the brand, leading to greater loyalty.

#### 3. Christyawan, H., & Sukresna, I. M. (2020)

Studied the relationship between brand value, brand satisfaction, brand trust, and brand loyalty among smartphone users, finding that higher brand value improves satisfaction and trust, which in turn strengthens loyalty.

#### 4. Dawes, J. (2025)

Explored the relationship between customer satisfaction and brand loyalty across financial service brands, finding that higher satisfaction is generally associated with stronger loyalty and that demographic characteristics influence loyalty behaviour.

#### 5. Dam, S. M., & Dam, T. C. (2021)

Examined the relationship between service quality, brand image, customer satisfaction, and customer loyalty in the banking sector, finding that both service quality and brand image significantly influence satisfaction, which strengthens loyalty.

#### 6. Desveaud, K., Mandler, T., & Eisend, M. (2024)

Developed a meta-model of brand loyalty identifying brand offerings, consumer-brand alignment, brand experience, and consumer-brand bonding as key determinants, with satisfaction and trust as essential drivers.



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### 7. Ghorbanzadeh, D., & Rahehagh, A. (2020)

Examined how customers' emotions influence the relationship between satisfaction and brand loyalty, finding that positive emotional experiences strengthen this relationship.

### 8. Guo, B., & Wang, D. (2024)

Examined whether online shopping influences brand loyalty more than offline shopping, finding that secure and convenient online experiences build greater trust and loyalty.

### 9. Hardini, R., Lestari, R., Elwisam, Digdowiseiso, K., & Mokhtar, N. F. (2024)

Conducted a systematic review identifying customer satisfaction, corporate reputation, and brand attachment as major determinants of customer loyalty.

### 10. Huang, G., & Sudhir, K. (2021)

Examined the causal relationship between service satisfaction and customer loyalty, finding that improvements in service satisfaction significantly increase loyalty and retention.

### 11. Hwang, J., & Choi, L. (2024)

Explored customer satisfaction and brand loyalty in the retail industry, finding that product quality, service quality, and brand image significantly influence satisfaction and, in turn, loyalty.

### 12. Klaus, P., & Maklan, S. (2020)

Explored how customer experience influences loyalty, finding that both memorable and frictionless experiences positively affect satisfaction and retention.

### 13. Kotler, P., Keller, K. L., & Chernev, A. (2021)

Emphasized that customer satisfaction is one of the most important determinants of brand loyalty and that consistently meeting expectations improves retention and profitability.

### 14. Kumar, V., & Reinartz, W. (2023)

Examined the role of customer relationship management in improving satisfaction and loyalty, recommending customer-centric strategies for long-term loyalty.

### 15. Lemon, K. N., & Verhoef, P. C. (2023)

Analyzed customer experience across the customer journey, concluding that every brand interaction influences satisfaction and loyalty.

### 16. Lim, W. M., Saha, V., & Das, M. (2025)

Examined how effective service recovery can convert dissatisfied customers into loyal ones through prompt handling, fairness, and communication.

### 17. Mirthipati, T. (2024)

Examined airline customer satisfaction using machine learning, finding that digital services and online support significantly increase satisfaction and loyalty.

### 18. Muhamad, L. F., & Kusuma, A. P. (2025)

Reviewed studies on CRM, service quality, and customer engagement, concluding that engagement and service excellence drive satisfaction and long-term loyalty.

### 19. Muzumdar, P., & Kurian, G. (2021)

Investigated how salesperson behaviour influences loyalty, finding that customer-oriented behaviour and communication positively affect satisfaction and repeat purchase.

### 20. Nair, A., Singh, G., Shibu, K., Adesara, D. N., Srivastava, S., & Jha, S. D. (2024)

Examined satisfaction and loyalty across luxury, mid-range, and budget brands, finding a positive relationship across categories that varies with brand positioning.

### 21. Rather, R. A., Tehseen, S., & Parrey, S. H. (2020)

Found that customer satisfaction mediates the relationship between brand equity and brand loyalty, with perceived quality and trust enhancing satisfaction.

### 22. Rather, R. A., & Hollebeck, L. D. (2021)

Examined customer engagement, experience, and loyalty in the service sector, finding that experience significantly affects satisfaction, which drives loyalty.

### 23. Rehman, M., Zelin, T., & Hussain, T. (2025)

Examined satisfaction and loyalty in the automobile industry, finding that expectations, perceived quality, and value significantly affect satisfaction and repurchase intention.

### 24. Shankar, V., Grewal, D., & Sharma, A. (2022)

Studied satisfaction in the digital environment, finding that digital experience, personalization, and communication enhance satisfaction and loyalty.



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### 25. Slack, N., Singh, G., & Sharma, S. (2020)

Investigated service quality's influence on satisfaction and loyalty in retail, finding that reliability, responsiveness, assurance, and empathy improve satisfaction and reduce switching.

### 26. Singh, R., & Sharma, P. (2024)

Examined satisfaction's impact on loyalty among Indian consumers, finding trust, perceived value, and service quality as primary influencing factors.

### 27. Sudheer, S., Maheswari, P., Othman, B., Kumar, M., Joseph, C., & Pareek, A. (2024)

Examined the evolving nature of brand loyalty, identifying trust, satisfaction, emotional attachment, and repeat purchase as primary drivers.

### 28. Tahir, A. H., Adnan, M., & Saeed, Z. (2024)

Reviewed the relationship between brand image, satisfaction, and loyalty, finding that a strong brand image improves perceptions, satisfaction, and loyalty.

### 29. Tsai, C. M., Huang, Y. F., & Lou, K. R. (2025)

Studied service quality, satisfaction, loyalty, and repurchase intention in online travel services, finding that service quality improves satisfaction, which drives loyalty and repurchase.

### 30. Yazdi, A., Ramachandran, S., Mohsenifard, H., Nawaser, K., Sasani, F., & Gharlegghi, B. (2024)

Conducted a bibliometric review of brand loyalty research, identifying satisfaction, experience, trust, and emotional attachment as major influencing factors.

### 31. Yoo, Y., Park, Y., Lim, D., & Seo, D. (2022)

Analyzed hospitality customer satisfaction using review data, concluding that continuous monitoring of feedback strengthens service quality and loyalty.

### 32. Zha, D., Foroudi, P., Melewar, T. C., & Jin, Z. (2024)

Explored sensory brand experience, finding that visual, auditory, and tactile elements significantly influence satisfaction, emotional attachment, and loyalty.

## V. RESEARCH METHODOLOGY

### 5.1 Research Design

A descriptive research design was adopted for this study, as it aims to understand customers' opinions, satisfaction levels, and loyalty towards the organization's foreign exchange services without manipulating any variables. The study focuses on identifying the factors influencing customer satisfaction and examining how these factors contribute to brand loyalty, drawing on customers' perceptions of service quality, pricing, staff behaviour, reliability, and overall experience.

### 5.2 Sample Size and Sampling Technique

Primary data were collected from 62 customers of the foreign exchange service provider using a structured questionnaire. The Convenience Sampling technique — a non-probability method in which respondents are selected based on availability and willingness to participate — was adopted, as it allowed data to be collected efficiently within the available time and resources.

### 5.3 Methods of Data Collection

Primary data were obtained through a structured questionnaire covering demographic details and statements measuring Product Quality, Price Fairness, Customer Service, Brand Image, and Brand Loyalty on a five-point Likert scale. Secondary data were drawn from company literature, research journals, books, articles, and regulatory sources such as the Reserve Bank of India, to build the theoretical background of the study.

### 5.4 Tools Used for Analysis

The data collected were analysed using the Statistical Package for the Social Sciences (SPSS). Percentage analysis was used for the demographic profile; Cronbach's Alpha was used to test the reliability of each construct; descriptive statistics (mean and standard deviation) summarized responses to the 25 questionnaire statements; Pearson correlation and multiple regression examined the relationships between the independent variables and Brand Loyalty; and the Chi-Square test examined the association between gender and Brand Loyalty.



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### VI. RESULTS AND DISCUSSION

#### 6.1 Demographic Profile of Respondents

| Demographic Variable | Highest Response Category    | Frequency (n) | Percentage (%) |
|----------------------|------------------------------|---------------|----------------|
| Age                  | Category 2 (middle age band) | 35            | 56.5           |
| Gender               | Category 1                   | 52            | 83.9           |
| Marital Status       | Category 2                   | 43            | 69.4           |
| Occupation           | Category 1                   | 28            | 45.2           |
| Monthly Income       | Category 2                   | 26            | 41.9           |

The sample was predominantly drawn from a single age band and a single gender category, with the majority married and employed, and monthly incomes concentrated in the middle range — indicating a fairly homogeneous customer base for this study.

#### 6.2 Reliability Analysis

| Construct                  | Cronbach's Alpha ( $\alpha$ ) | No. of Items | Reliability Level |
|----------------------------|-------------------------------|--------------|-------------------|
| Product Quality (PQ1–PQ5)  | 0.714                         | 5            | Acceptable        |
| Price Fairness (PF1–PF5)   | 0.404                         | 5            | Poor              |
| Customer Service (CS1–CS5) | 0.649                         | 5            | Questionable      |
| Brand Image (BI1–BI5)      | 0.739                         | 5            | Acceptable        |
| Brand Loyalty (BL1–BL5)    | 0.828                         | 5            | Good              |

Brand Loyalty recorded the highest internal consistency ( $\alpha = 0.828$ ), followed by Brand Image (0.739) and Product Quality (0.714), both within the acceptable range. Customer Service (0.649) fell marginally below the conventional 0.70 threshold, while Price Fairness (0.404) showed poor internal consistency, suggesting that the items measuring this construct may need to be revisited in future research.

#### 6.3 Descriptive Statistics

Across the 25 questionnaire statements (Q1–Q25), mean scores ranged from 3.55 to 4.71, all above the neutral midpoint of 3, indicating a generally favourable customer response. The highest-rated statements (mean scores of 4.71, 4.69, and 4.63) reflected strong agreement, while the lowest-rated statements (mean scores of 3.55 and 3.68) — though still positive — pointed to areas with comparatively lower satisfaction that merit closer attention.

#### 6.4 Correlation Analysis

| Relationship with Brand Loyalty | Correlation (r) | Significance                    |
|---------------------------------|-----------------|---------------------------------|
| Product Quality                 | 0.224           | Not significant ( $p = 0.081$ ) |
| Price Fairness                  | 0.434           | Significant ( $p < 0.001$ )     |
| Customer Service                | 0.669           | Significant ( $p < 0.001$ )     |
| Brand Image                     | 0.699           | Significant ( $p < 0.001$ )     |

Brand Image showed the strongest positive and statistically significant correlation with Brand Loyalty ( $r = 0.699$ ), followed by Customer Service ( $r = 0.669$ ) and Price Fairness ( $r = 0.434$ ). Product Quality showed only a weak, non-significant relationship with Brand Loyalty ( $r = 0.224$ ,  $p = 0.081$ ).



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### 6.5 Multiple Regression Analysis

| Predictor Variable | Standardized $\beta$ | t-value | p-value |
|--------------------|----------------------|---------|---------|
| Product Quality    | -0.264               | -2.331  | 0.023   |
| Price Fairness     | 0.071                | 0.558   | 0.579   |
| Customer Service   | 0.460                | 4.286   | < 0.001 |
| Brand Image        | 0.516                | 5.141   | < 0.001 |

The regression model produced  $R = 0.800$  and  $R^2 = 0.640$  (Adjusted  $R^2 = 0.615$ ,  $F = 25.363$ ,  $p < 0.001$ ), indicating that Product Quality, Price Fairness, Customer Service, and Brand Image together explain 64.0 percent of the variance in Brand Loyalty. Brand Image emerged as the strongest positive predictor ( $\beta = 0.516$ ), followed by Customer Service ( $\beta = 0.460$ ). Product Quality showed a significant negative coefficient ( $\beta = -0.264$ ), while Price Fairness was not a statistically significant direct predictor ( $\beta = 0.071$ ,  $p = 0.579$ ) despite its significant bivariate correlation with loyalty.

### 6.6 Chi-Square Analysis: Gender and Brand Loyalty

| Test               | Value  | df | Asymptotic Significance (2-sided) |
|--------------------|--------|----|-----------------------------------|
| Pearson Chi-Square | 17.743 | 13 | 0.168                             |

Since the significance value (0.168) exceeds the 0.05 threshold, the null hypothesis is not rejected — indicating that Brand Loyalty is statistically independent of gender among the respondents in this study.

## VII. FINDINGS

- Customers generally reported favourable perceptions across all 25 statements, with mean scores ranging from 3.55 to 4.71 — all above the neutral midpoint.
- Brand Loyalty ( $\alpha = 0.828$ ) and Brand Image ( $\alpha = 0.739$ ) showed the strongest internal consistency among the five constructs, while Price Fairness ( $\alpha = 0.404$ ) showed poor reliability.
- Brand Image ( $r = 0.699$ ) and Customer Service ( $r = 0.669$ ) have the strongest positive, statistically significant correlations with Brand Loyalty.
- Price Fairness has a significant positive correlation with Brand Loyalty ( $r = 0.434$ ), indicating that customers who perceive pricing as fair tend to be more loyal.
- Product Quality shows only a weak, non-significant correlation with Brand Loyalty ( $r = 0.224$ ,  $p = 0.081$ ).
- The regression model explains 64.0% of the variance in Brand Loyalty, with Brand Image and Customer Service as significant positive predictors and Product Quality as a significant negative predictor.
- Price Fairness, despite its significant correlation with loyalty, does not emerge as a significant direct predictor once the other variables are accounted for in the regression model.
- There is no statistically significant association between gender and brand loyalty ( $p = 0.168$ ).

## VIII. SUGGESTIONS

- Strengthen brand image through consistent, professional, and trustworthy communication, since it is the strongest predictor of brand loyalty.
- Invest in ongoing employee training in communication, responsiveness, and problem-solving to improve customer service quality.
- Establish a systematic complaint-handling process to ensure customer concerns are addressed quickly, supporting service recovery and trust.
- Maintain transparent pricing and clearly communicate applicable charges, since perceived price fairness is positively linked to loyalty.
- Review the specific product/service-quality dimensions to understand the negative coefficient observed for Product Quality in the regression model.
- Revisit and redesign the Price Fairness and Customer Service questionnaire items in future studies to improve their internal consistency.
- Conduct periodic customer satisfaction surveys to track changing expectations and measure improvement over time.



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- Expand digital service facilities such as online currency booking, digital payments, real-time exchange-rate updates, and mobile-friendly support.
- Introduce loyalty initiatives such as repeat-customer recognition or referral programs to encourage continued usage.
- Use customer segmentation to design tailored foreign exchange solutions for different demographic and occupational groups.

### IX. LIMITATIONS OF THE STUDY

- The study was confined to the customers of a single foreign exchange service provider; hence, the findings may not be generalizable to other organizations.
- The sample size of 62 respondents may not fully represent the opinions of the entire customer population.
- The study was conducted within a limited period, restricting the scope of data collection and analysis.
- The findings depend on the honesty and understanding of respondents completing a self-reported questionnaire.
- The study focused only on customer satisfaction and brand loyalty and did not consider external factors such as market competition or economic conditions.

### X. CONCLUSION

This study examined the relationship between customer satisfaction and brand loyalty among the customers of a Chennai-based foreign exchange service provider, focusing on Product Quality, Price Fairness, Customer Service, and Brand Image as key influencing factors. The descriptive analysis showed that customers generally hold favourable perceptions of the organization's services, though certain areas — particularly around product/service quality and price-fairness communication — offer room for improvement.

Correlation and regression analyses consistently identified Brand Image and Customer Service as the strongest and most significant drivers of Brand Loyalty, together with the broader regression model explaining 64 percent of the variation in loyalty. Price Fairness showed a significant bivariate relationship with loyalty but did not hold up as an independent predictor once other factors were controlled for, while Product Quality showed a weak and, in the regression model, a significant negative association with loyalty — warranting further investigation into how quality is perceived and measured. Gender was not found to be significantly associated with brand loyalty.

Overall, the study underscores those foreign exchange service providers seeking to build long-term customer loyalty should prioritize a strong, trustworthy brand image and consistently high-quality customer service, while maintaining transparent and fair pricing practices. Continuous monitoring of customer feedback, investment in employee training, and adoption of digital service enhancements can further strengthen customer satisfaction, retention, and brand loyalty in this increasingly competitive industry.

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