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Original Article

Reliability and Loyalty Factors of Public and Private Sector Banks: Especially with Regards to Various Loan Products

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Abstract: *India's banking and financial systems are experiencing massive and spontaneous transformations. It is broad-based to meet the ever-increasing global competition. The Indian banking system is clearly one of the main foundations of the Indian financial system. Banking and financial institutions play a particular role in India, which is devoted to planned economic growth within the context of a mixed economy governed by a federal political structure. In this survey, customers were asked to rate the dependability and loyalty of their individual banks, whether public or private sector banks, particularly in terms of various loan products. Banks must adjust their auto loan and home loan offerings based on customer loyalty. To get better results and enhance client loyalty, banks must use innovative techniques and concepts. Other sorts of loans provided by banks are virtually satisfactory. Customer reliability is beneficial in all types of insurance, but banks must adapt in the health insurance industry. Banks must provide clients with appealing offers that pique their attention. Banks are attempting to enhance their operations, which benefits both banks and consumers.*

Keywords: *Reliability and Loyalty Factors, Public and Private Sector Banks, Loan-Products, etc.*

I. INTRODUCTION

The banking and financial sectors are vital to the economy, as well as the distribution and movement of money. A successful financial system is the foundation of any country's robust and dynamic economy. An effective and successful system is responsive to economic growth, mobilizing money, saving, and development in specific areas of the economy. The financial system is made up of numerous components, including the banking system, financial institutions, mutual funds, NBFCs, capital markets, provident funds, and the insurance industry. There must be effective collaboration among various regulators. The banking and financial systems in India are undergoing considerable changes. The financial systems are extensive and designed to handle worldwide competitiveness.

Banking organizations have played an important role in strengthening the nation's economic and social situations. Banking institutions are more than just the repository of a country's wealth. They are also a source of vital resources for the empowerment of industrialized nations. To some extent, the new ideology in our country views banking as a set of three prerequisites that must be met concurrently and jointly. Banking as a development tool is utilized for various purposes and is shaped by a society's value system. Banking, when properly structured, supports and encourages the growth of industry and commerce, and consequently the entire country's economy. An effective banking system is essential to give financial possibilities for increasing economic activity. Banking institutions, therefore, play an important role in today's economic system.

Because of their government backing, public sector banks are often viewed as more dependable, which fosters confidence, particularly for fundamental financial goods such as loans; however, they can be slower to serve. Private sector banks provide speedier service and more tailored alternatives, which increases client loyalty, but they may be perceived as less trustworthy owing to their profit-driven mentality. According to a study article published on ijrpr.com, factors such as service quality, trust, tailored offers, and staff competency are critical for developing loyalty in both sectors, with private banks frequently excelling at customer-centric services.

II. RELIABILITY FACTORS

An organization or institution must interact and communicate with consumers regularly to increase customer loyalty. In these relationships and conversations, it is crucial to identify and understand all client needs before taking appropriate action. A consumer is considered reliable if they return to a dealer regularly for purchases. These loyal consumers are satisfied, thus they are committed to the dealer. As a result, dealers cannot immediately compute the customer happiness index after obtaining the customer reliability index.

A) Public Sector Banks:

- Government Guarantee: The inherent government backing of public-sector banks fosters confidence and perceived trustworthiness, particularly for critical products such as house loans and business loans.
- Stability: Their long-standing presence and attention to safety help to create a feeling of stability and long-term commitment, which is an important factor in lending product reliability.
- Slower Processes: While public sector banks are dependable, their decision-making and service delivery times may be slower, which can reduce the perceived timeliness of loan product services.

B) Private Sector Banks:

- Speedier Service: These banks are frequently connected with speedier loan processing and grievance resolution, which is an important feature of trustworthiness in the financial services industry.
- Customer-Centric Approach: According to ijrpr.com, focusing on customized service and customer satisfaction helps develop a reputation for dependability by personalizing solutions to specific consumer demands.
- Risk Perception: Some clients may perceive them as less dependable than government-backed institutions since they take a less risk-averse approach to lending and rely more heavily on market factors.

III. LOYALTY FACTORS

Customer satisfaction is an art in and of itself. While all traders struggle to nurture client loyalty, there is no science to developing consumers who are both loyal and interested in one's brand. Understanding how customer loyalty works will help you develop the best customer relationship management approach. It is possible to clarify sentiments and attitudes about preferring one's own brand above others. This can be attributed to consumer contentment with the presentation of goods or facilities, the fact that one's product is better suited than others' offerings, or the familiarity and conveniences associated with other brands.

A loyal consumer is self-satisfied, meaning that when customers are happy about purchasing goods or services, they develop a more positive attitude. As a result, the experience is pleasant, and they are more likely to shop and promote your brand. So, first and foremost, we must maintain their loyalty. We need to reward our loyal clients while also attracting new customers. We need a consumer loyalty coder. To develop a successful loyalty program, we must first understand the ecosystem in which our clients' loyalty exists. All we have to do is "share" our clients with one or two people to establish and ensure their loyalty. Previous customers continue to buy from a specific party. Advertising and customer engagement are highly valued for retaining existing clients and increasing customer loyalty.

A) Public Sector Banks:

- Trust and Credibility: These banks' intrinsic public character creates trust and a sense of commitment, which leads to consumer loyalty, particularly for financial goods.
- Widespread Network: A large branch network and accessibility can also help with loyalty, albeit this is typically offset by worse service quality in some circumstances.

B) Private Sector Banks:

- Service Quality and Personalization: Private banks use personalized services, product recommendations, and proactive client service to promote stronger connections and loyalty.
- Brand Image and Innovation: A strong brand image, as well as the capacity to adapt to technology improvements in the digital banking era, are important drivers of client loyalty in private banks.
- Loyalty Programs: Private-sector banks are more likely to establish effective loyalty programs that improve client retention through customized rewards and offers.

IV. LITERATURE REVIEW

Supriyanto A. et al. (2021) investigate how service quality influences customer loyalty; how customer satisfaction influences their loyalty to the bank; and the concurrent impacts of service quality and customer satisfaction on customer loyalty. This study employed a survey research approach, with respondents drawn purposefully from a population of Indonesian bank organizations. The data were evaluated using path analysis and one-way ANOVA. The findings show that while service quality had no significant effect on customer loyalty, it did have a substantial effect on customer satisfaction, which in turn influenced consumer loyalty. Service quality has an indirect impact on client loyalty via customer satisfaction. Further research is anticipated to investigate the model's interactions with other factors.

Zia A. et al. (2022) investigate the aspects that contribute to bank customers' loyalty. It provides a link between service quality (SQ), satisfaction, and attitude, which leads to client loyalty. The effect of SQ, together with satisfaction and attitude, on customer loyalty is investigated. The study's findings have important significance for understanding client loyalty in Saudi banks. Niamatullah et al. (2023) offer useful insights for banks looking to increase client retention by concentrating on key areas of great service. The findings led to recommendations for banks to improve service quality by investing in physical and online environments (Tangibility), providing dependable and error-free services (Reliability), strengthening customer trust and communication (Assurance), and encouraging sympathetic interactions.

Verma J.P. et al. (2023) examine consumer satisfaction with online services offered by Indian public and private banks. This study should also serve as a guide for the management of India's public and private sector banks in terms of market conduct. The poll was performed online in chosen cities throughout India. The goal of this study is to quantify public and private bank views in India to assess the quality of online services and how expectations impact perceived quality levels. The quality of online services provided by public and private banks was tested and evaluated using existing literature and a modified SERVQUAL model. Kim L. et al. (2024) outlined that consumer research mechanisms of customer loyalty in the banking industry evolved frequently and significantly shifted from general to electronic banking service consumption following banking 5.0 of "how Fintech will change traditional banks in the new normal or post pandemic". Furthermore, these findings were crucial for marketing managers in the banking industry to assess, understand, and enhance their existing financial products and services for clients, enabling banks to foster greater customer loyalty.

Cardoso A. et al. (2024) examine the most important elements impacting consumer trust in the Portuguese banking sector after the Global Financial Crisis. It also attempts to assess the relationships between trust, contentment, satisfaction, and loyalty. To address the research aims and hypotheses, a quantitative study using a descriptive design was undertaken. An online survey was performed on a sample of bank consumers residing in Portugal. The data show that respondents largely trust Portuguese banking institutions, although the Global Financial Crisis has impacted this trust. Zhengmeng C. et al. (2024) demonstrate that service quality, customer trust, and cultural differences have a favourable impact on customer satisfaction in Pakistan and China. The findings also show that service quality and customer trust have a beneficial influence on customer retention behaviour in China, but that customer trust has a negligible impact on customer retention in Pakistan. According to the findings, customer satisfaction positively mediated the link between service quality, customer trust, cultural differences, and customer retention behaviour in Pakistan and China. More crucially, financial technology moderated the association between customer happiness and retention behaviour, but this was modest in China and Pakistan.

Divya et al. (2024) show how factor analysis, a popular dimensionality reduction technique, may merge these different qualities into a reduced collection of important components. The study provides practical insights to help guide strategic decisions aimed at improving customer happiness and fostering long-term growth in the banking industry, with an emphasis on the banking sector. With a focus on the banking industry, this study will examine customer satisfaction levels among individuals who have obtained personal loans from financial institutions. Customer happiness is an important predictor of success and longevity in the banking sector. Singh et al. (2025) investigate how these technologies affect service quality and customer satisfaction, examine regional and demographic heterogeneity in customer reactions to digital banking innovation, assess whether FinTech collaborations can help improve operational efficiency, and study investor perceptions of digital banking initiatives targeting lower segments. The research design and equipment employed were descriptive and analytical. A systematic questionnaire was used to collect data from 385 respondents (both public and private bank clients from diverse areas). The SERVQUAL model was used to evaluate service quality, with data analyzed using statistical methods such as regression, ANOVA, and factor analysis.

Mahfouz, M.R., et al. (2025) demonstrated that customer satisfaction and service quality have a significant effect on customer loyalty in Egyptian banks, with the tangible, responsiveness, and empathy dimensions of service quality dominating, despite the absence of reliability and assurance. Furthermore, the findings indicated that brand image and trust have no substantial impact on consumer loyalty. Based on the findings, it was recommended that banks prioritize customer satisfaction and service quality in their plans, as well as educate staff to enhance and develop these characteristics, since these are critical aspects in earning client loyalty in the banking industry. Mahfouz M.R. et al. (2025) demonstrated that customer satisfaction and service quality have a significant effect on customer loyalty in Egyptian banks, with the tangible, responsiveness, and empathy dimensions of service quality dominating, despite the absence of reliability and assurance. Furthermore, the findings indicated that brand image and trust have no substantial impact on consumer loyalty. Based on the findings, it was recommended that banks prioritize customer satisfaction and service quality in their plans, as well as educate staff to enhance and develop these characteristics, since these are critical aspects in earning client loyalty in the banking industry.

Hypothesis
H1: Customer loyalty is dependent on the quality of resources provided by the banks.
H0: Customer loyalty is not dependent on the quality of resources provided by the banks.

V. DATA ANALYSIS AND INTERPRETATIONS

Table 1. Home Loan

Reliability and loyalty	Private Banks	Public Banks
No Response	67.67	90.67
High	19.67	1.33
Medium	10.33	4.67
Low	2.33	3.33

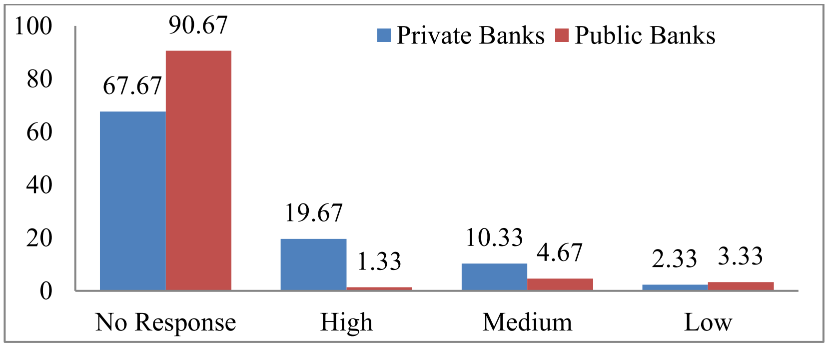

Figure 1: % of Responses on Home Loan

According to the findings, 19.67% of private sector bank customers assessed the bank as highly trustworthy, 10.33% as moderately dependable, and 2.33% as unreliable. For public sector banks, 1.33% of clients assessed their bank as highly dependable, 4.67% as moderately reliable, and 3.33% as unreliable. Private sector banks have an exceedingly high level of reliability. A description of the category with no replies is also included above for information and collation purposes.

Table 2: Anova Results of Home Loan

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	16.335	1	16.335	21.05	0.000
Within Groups	159.896	298	0.775		

From the table above of Anova results, it groups the services of banks in "Home Loan" for (P value=0.000 and F=21.05). The degree of freedom is 1, the P-value (0.00) is less than the significance threshold (0.05), and we may reject the null hypothesis between groups of private and public sector banks. It can be validated using data at a 95% level. According to the results, "Home Loan" specifications do not need to be changed in all bank sectors.

Table 3: Car Loan

Reliability and loyalty	Private Banks	Public Banks
No Response	68.00	92.67
High	19.33	2.00
Medium	10.33	3.33
Low	2.34	2.00

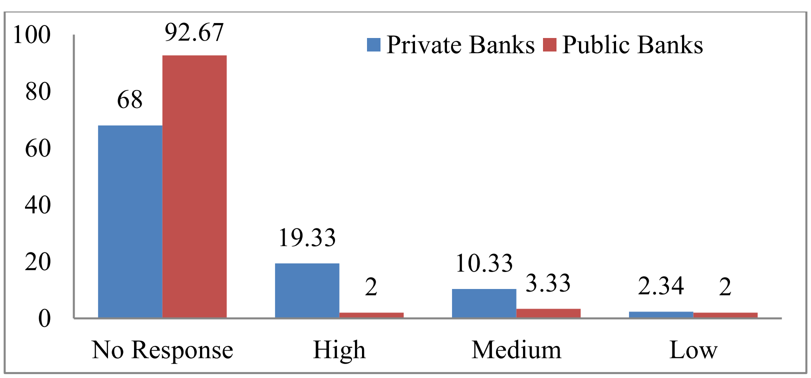

Figure 2: % Of Responses on Car Loan

According to the above results, 19.33% of private sector bank clients rate their dependability as high, 10.33% as medium, and 2.33% as poor. For public sector banks, 2.00% rate them as high dependability, 3.33% as medium reliability, and

2.00% as low reliability. Thus, it appears that public sector banks suffer significantly in this regard when compared to private sector banks. A description of the category with no responses is also provided above for information and collation.

Table 4: Anova Results Of Car Loan

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	5.734	1	5.734	6.92	0.008
Within Groups	160.901	286	0.828		

Because the P-value (0.008) is less than the significance threshold (0.05) in the table above, we may reject the null hypothesis in the group of private and public sector banks for "Car Loan" (P value=.008 and F=6.92), and the degree of freedom is 1. It can be validated using data at a 95% level. According to the results, the "Car Loan" criteria need to be modified in all banking sectors.

Table 5: Personal Loan

Reliability and loyalty	Private Banks	Public Banks
No Response	70.33	94.33
High	11.67	1.33
Medium	12.67	2.67
Low	5.33	1.67

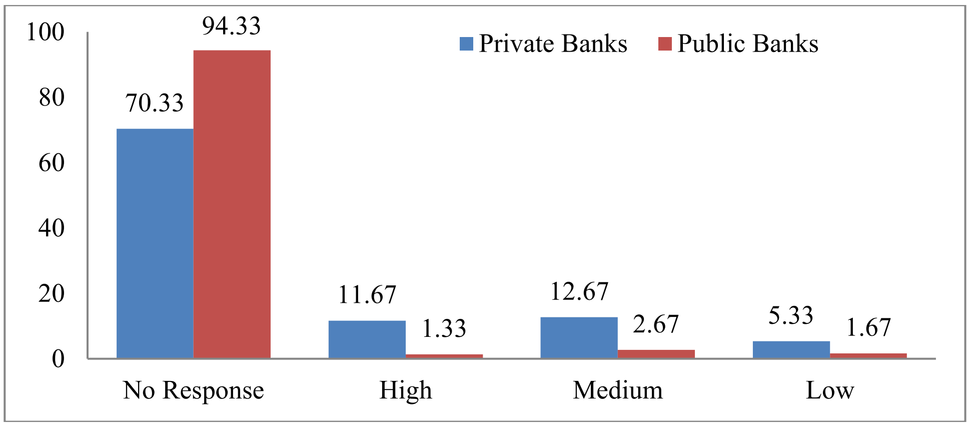

Figure 3: % Of Responses on Personal Loan

According to the above results, 11.67% of private sector bank clients are extremely dependable, 5.33% are low reliable, and 12.67% are moderately reliable. In public sector banks, 1.33% of consumers are extremely happy, 1.67% are dissatisfied, and 2.67% are moderately satisfied. It is worth emphasizing that clients rely more on private banks. A description of the category with no responses is also provided above for information and collation.

Table 6: Anova Results of Personal Loan

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.416	1	1.416	1.75	0.185
Within Groups	139.472	266	0.803		

From the table above of Anova results, it groups the services of banks' services of "Personal Loan" for (P value=0.185 and f=1.75). The degree of freedom is 1; thus, the P-value (0.05) is more than the significance level (0.05), and we may accept the null hypothesis in the comparison between groups of private and public sector banks. It can be validated using data at a 95% level. According to the results, the specifications for "Personal Loan" do not need to be modified across all bank sectors.

Table 7: Commercial Vehicle Loan

Reliability and loyalty	Private Banks	Public Banks
No Response	72.00	96.00
High	8.00	0.67
Medium	13.33	2.00
Low	6.67	1.33

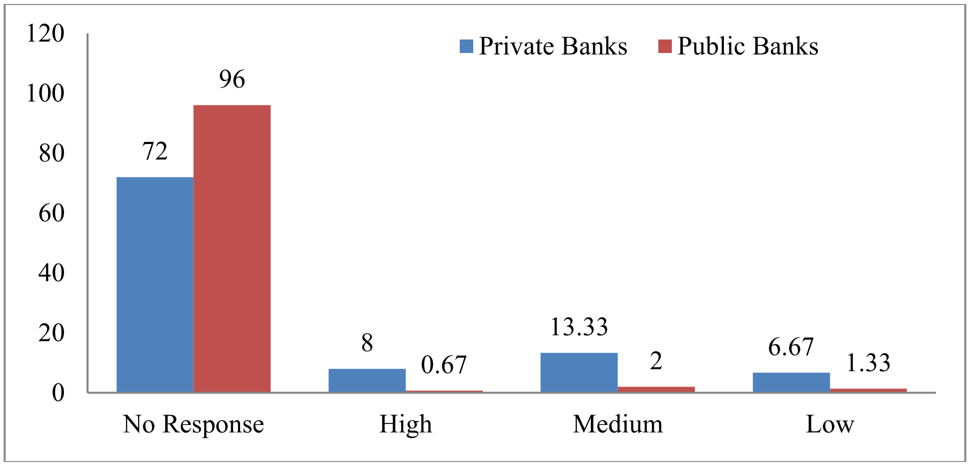

Figure 4: % Of Responses on Commercial Vehicle Loan

According to the table above, 8.00% of clients at private sector banks are extremely reliable. 6.80% of clients are unreliable, whereas 13.20% are medium-reliable. For public sector banks, 0.8% of clients are very dependable, 1.2% are poorly reliable, and 2.0% are medially reliable. According to the findings, consumers seeking commercial vehicle loans choose a private bank over a state bank. A description of the category with no responses is also provided above for information and collation.

Table 8: Anova Results of Commercial Vehicle Loan

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	0.228	1	0.228	0.32	0.574
Within Groups	113.372	250	0.717		

According to the ANOVA result table above, there are groups of banks that provide "Commercial Vehicle Loan" services (P value=0.574 and F=0.32), and the degree of freedom is 1, thus the P-value (0.05) is more than the significance threshold (0.05), and we may accept the null hypothesis in the group of private and public sector banks. It can be validated using data at a 95% level. According to the findings, no adjustments are necessary in the "Commercial Vehicle Loan" criteria across all bank sectors.

Table 9: Loan Against Shares

Reliability and loyalty	Private Banks	Public Banks
No Response	73.33	95.33
High	5.67	0.00
Medium	13.67	2.33
Low	7.33	2.34

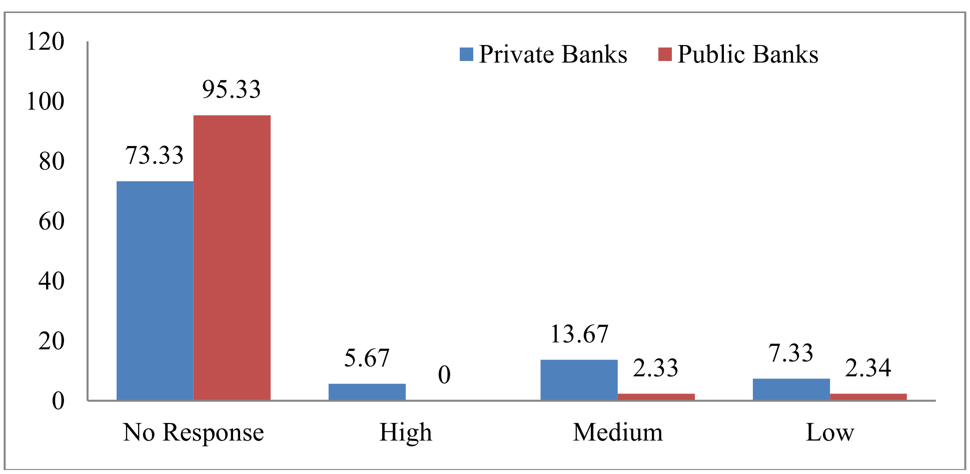

Figure 5: % Of Responses on Loan Against Shares

According to the above data, 5.67% of private sector bank clients rely considerably, 7.33% rely very little, and 13.67% rely on a medium level. For public sector banks, 0.00% of clients rely heavily, 2.33% rely moderately, and 2.34% rely very little. Customers prefer private banks for share loans. A description of the category with no responses is also provided above for information and collation.

Table 10: Anova Results of Loan Against Shares

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	0.787	1	0.787	1.36	0.246
Within Groups	89.878	246	0.585		

From the table above of Anova results, it groups the services of banks' services of "Loan Against Shares" for (P value=0.246 and F=1.36), and the degree of freedom is 1, thus P-value (0.246) is more than the significant threshold (0.05), and we may accept the null hypothesis in between groups of private and public sector banks. It can be validated using data at a 95% level. According to the results, the characteristics of "Loan Against Shares" do not need to be modified in all bank sectors.

Table 11: Loan Against Gold

Reliability and loyalty	Private Banks	Public Banks
No Response	73.00	95.33
High	5.33	0.33
Medium	13.33	2.34
Low	8.34	2.00

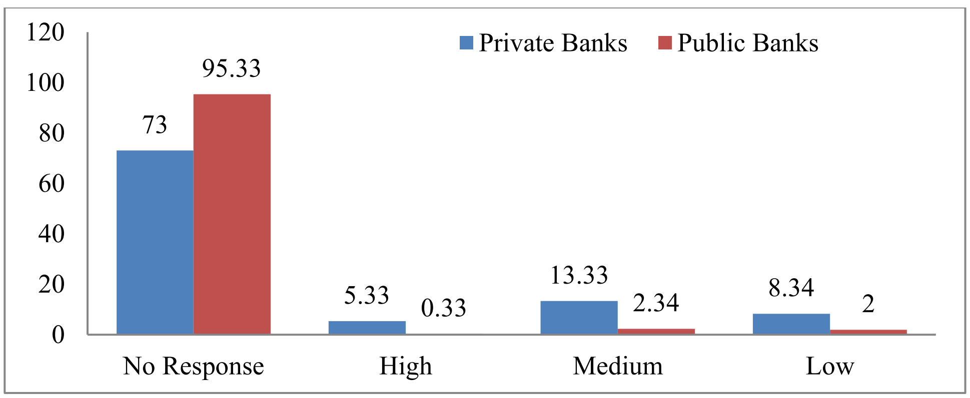

Figure 6: % Of Responses on Loan Against Gold

According to the above data, 5.33% of private sector bank clients rely heavily, 8.34% rely very little, and 13.33% rely at a medium level. For public sector banks, 0.33% of customers rely substantially, 2.00% rely at a low level, and 2.34% rely at a medium level. According to the information shown above, clients prefer private sector banks for gold loans. A description of the category with no responses is also provided above for information and collation.

Table 12: Anova Results of Loan Against Gold

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	0.285	1	0.285	0.494	0.485
Within Groups	89.894	248	0.575		

From the table above of Anova results, it groups the services of banks of "Loan Against Gold" for (P value=0.485 and F=0.494). The degree of freedom is 1, so the P-value (0.485) is more than the significance level (0.05). We may accept the null hypothesis in the comparison between groups of private and public sector banks. It can be validated using data at a 95% level. According to the results, the characteristics of "Loan Against Gold" do not need to be modified in all bank sectors.

Table 13: Education Loan

Reliability and loyalty	Private Banks	Public Banks
No Response	80.33	94.00
High	2.00	1.33
Medium	10.00	2.67
Low	7.67	2.00

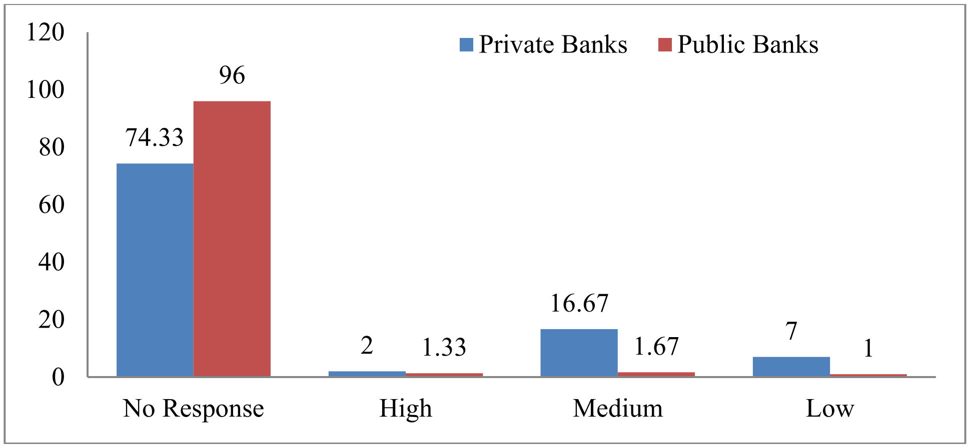

Figure 7: % Of Responses on Education Loan

According to the data in the table above, 2.00% of private sector bank clients rely heavily, 7.67% rely lightly, and 10.00% are satisfied at a medium level. In public sector banks, 1.33% of customers strongly rely, 2.00% are reliable to a lesser extent, and 2.67% rely at a medium level. According to the results, people prefer private banks over state banks when it comes to educational loans. A description of the category with no responses is also provided above for information and collation.

Table 14: Anova Results of Education Loan

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	0.461	1	0.461	0.95	0.335
Within Groups	61.541	218	0.487		

From the table above of Anova results, it groups the services of banks' services of "Education Loan" for (P value=0.335 and F=.95), and the degree of freedom is 1, thus P-value (0.335) is more than the significant level (0.05), and we may accept the null hypothesis in the comparison between groups of private and public sector banks. It can be validated using data at a 95% level. According to the results, the "Education Loan" specifications do not need to be modified in all bank sectors.

Table 15: Fixed Deposits

Reliability and loyalty	Private Banks	Public Banks
No Response	74.33	96.00
High	2.00	1.33
Medium	16.67	1.67
Low	7.00	1.00

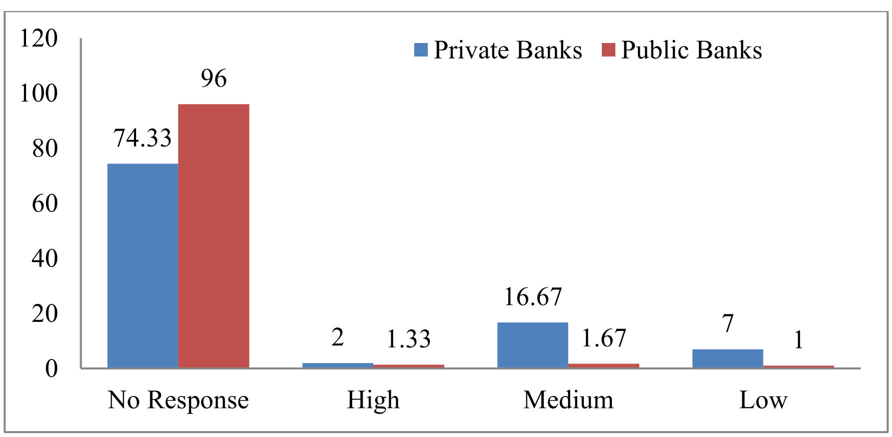

Figure 8: % Of Responses on Fixed Deposits

According to the aforementioned results, 2.00% of private sector bank clients rely severely, 7.00% rely low, and 16.67% rely medium. Customers rely largely on public sector banks, with 1.33%, 1.00%, and 1.67% indicating poor or medium reliability. Customers seem to rely more on private banks. A description of the category with no responses is also provided above for information and collation.

Table 16: Anova Results of Fixed Deposits

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	3.955	1	3.955	8.86	0.004
Within Groups	65.018	238	0.456		

From the ANOVA result table above, we can reject the null hypothesis for the group of private and public sector banks for "Fixed Deposits" (P value = 0.004 and F = 8.86), with a degree of freedom of 1. Therefore, the P-value (0.004) is less than the significance threshold (0.05). It can be validated using data at a 95% level. According to the results, the "Fixed Deposits" criteria must be changed in all bank sectors.

Table 17: % Of High Scores of Satisfaction Parameters

Parameters of the square test	Private sector banks	Public sector banks
Home Loan	60.00	13.00
Car Loan	60.00	28.00
Personal Loan	39.00	21.00
Commercial Vehicle Loan	29.00	20.00
Loan Against Shares	21.00	0.00
Loan Against Gold	19.00	8.00
Education Loan	10.00	20.00
Fixed Deposits	8.00	30.00

"Home Loan, Car Loan, Personal Loan, Commercial Vehicle Loan, Loan Against Share, Loan Against Gold, Education Loan, Fixed Deposit." In private banks, compared to state banks, the services provided by banks differ in their scope. According to the satisfaction score, private sector banks got greater satisfaction levels than public sector banks.

VI. CONCLUSION

Banks must adjust their auto loan and home loan offerings based on customer loyalty. To get better results and enhance client loyalty, banks must use innovative techniques and concepts. Other sorts of loans provided by banks are virtually satisfactory. Customer reliability is beneficial in all types of insurance, but banks must adapt in the health insurance industry. Banks must provide clients with appealing offers that pique their attention. Banks are attempting to enhance their operations, which benefits both banks and consumers. Customers get access to all facilities under one roof, eliminating the need to go to several locations. Customers do not need to download several mobile applications. They may download one application and conduct all types of transactions from the comfort of their own homes using internet services. Individual commercial and public banks differed significantly in terms of client satisfaction across all categories. The ANOVA, chi-square test, regression test, and percentage level have all been used to demonstrate that private sector banks provide better services than state banks. However, public banks are also performing well. Both types of banks have a promising future in India.

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