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# Analyzing the Factors Impacting Customer Loyalty in the Banking Sector – A Study on SBI, Vizianagaram District in Andhra Pradesh

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### ABSTRACT

The banking industry is crucial factor in the country's economic development. There are a number of challenges in the banking industry, such as increased competition, government policies, technological development, and changing customer needs. In this competitive and dynamic environment, banks must be vigilant about customer services. The study aim is to examine the variables that affect customer loyalty in SBI by analyzing them, such as service quality, customers' satisfaction, brand image and reputation, and customer trust & reliability. An online survey method (Google forms) is used for data collection based on an explanatory study. For data collection purpose section-A questions are based on demographic profile of the customers and section-B are based on the factors impact on customer loyalty, a 5-point Likert scale is used to measure the customers loyalty at SBI. Using a convenience sampling technique, 100 customers were incorporated into the sample. The study revealed a significant and positive relationship between customer loyalty and variables such as service quality, customers' satisfaction, brand image and reputation, and customer trust & reliability. One of the most significant factors behind customer loyalty in the banking sector is customer satisfaction and also founded that service quality is crucial for customers' satisfaction, which in turn leads to customer loyalty and bank profitability.

**Key words:** - customers, loyalty, service quality, satisfaction, trust, brand image, and SBI.

### Introduction

The banking sector is changing rapidly due to technology, changing needs, and greater competition. Customer loyalty is key for long-term success. Keeping existing customers is cheaper than attracting new ones and helps with growth. This research explores the factors that affect customer loyalty in banking, moving beyond simple ideas of satisfaction. It use both primary and secondary approach, the primary data regarding the customer loyalty towards the Banking sector is collected by using a questionnaire using online Google forms, to understand these factors better.

Key influences on loyalty include service quality, customer satisfaction, Brand Image, and customer trust towards the banking services. The study also looks at how demographic factors affect loyalty, noting that younger customers prefer digital features while other customers value personal relationships (employee relationship with customers). The goal is to provide insights for banks to improve customer loyalty and develop effective strategies.

Finally, the research will include a literature review, research design, results and its interpretation and at last findings, future suggestion and conclusion.

### Significance of the study

This research gives banks useful insights to improve customer loyalty by identifying key factors like digital experience, personalized service, and trust. It helps banks create better strategies to keep customers by understanding their preferences and enhancing service delivery and communication.

The research examines how trends like digital transformation and personalized services affect loyalty and lays the groundwork for future studies in this area. It also provides a framework of other researchers who have investigated on customer loyalty in banking sector in past.

### ***Statement of the problem***

Customer loyalty is essential for long-term success in banking, but it is becoming harder to maintain due to increased competition, digital changes, and shifting customers' expectations. Banks use various strategies to keep customers, yet many face high rates of customer loss, dissatisfaction, and low engagement.

This study will look into the main factors that impacting customer loyalty in banking. It will focus on service quality, customer satisfaction, customer trust, brand and digital experiences. Understanding these factors is important for the banks to create better customer retention strategies, improve their services, and build stronger customer relationships.

### ***Theoretical Framework***

Customer loyalty refers to a customer's deeply held commitment to re-purchases the preferred products and services consistently from the same bank in the future. The previous studies that have investigated on the factors impacting on customer loyalty have included that Service quality, customer satisfaction, customer trust and the Brand image are the major elements in banking sector that influence their customer loyalty. **(Dr. S. J. Manjunath, 2013)** Service Quality, a measure of the overall value of a service, is a key concept in service marketing. Service Quality has been significant impact on customer loyalty. They can lead to customer satisfaction and customer loyalty. **(Muhamad Abduh, 2015)** Protecting market share against rival firms is more important than ever due to the decline in market growth rate and the increase in the competition. The main requirement for protecting market share is to create loyal customers. Therefore, the main objective of this paper is to examine interrelationships between service quality, emotional satisfaction, and image on loyalty of Islamic bank customers. The finding shows that emotional satisfaction is the only significant variable affecting the loyalty. **(Hafiz Muhammad Wasif Rasheed, 2015)** Results of the current study reveal that trust, customer satisfaction and service quality has significant effect on customer loyalty. But the relationship or trust with customer satisfaction is not proved. Moreover the study revealed that customer satisfaction is found as the most influential variable for customer loyalty. **(AHMAD TISMAN PASHA, 2016)** Banks need to set themselves apart by working on their brand image to draw in and keep customers. A strong brand image can affect how customers make buying choices and build their loyalty. **(Dr. M. Sumathy, 2018)** Loyal customers will always give positive comments and recommendations about the bank to others. With strong branding, banks can attract customers and create customers' trust and loyalty to the bank. The present study examines the effect of brand on customer loyalty among SBI banking customers. The result showed that customers of SBI is neither satisfied nor dissatisfied with the functioning of SBI.

### ***Research Gap***

The Indian Banking sector stands as keystone of the nation's economy, it's undergoing the constant evolution driven by technological progression, regulatory reforms, and changing consumer preferences. However, Customer loyalty is crucial for banks and service industries as it greatly affects profits. This research report aims to investigate the factors impacting customer loyalty in the Banking sector. This research primarily focuses on customer loyalty in SBI, Vizianagaram (AP). I have studied more than 20 research papers I found that no one has done research in this area where I am going to conduct my study. For this purpose, variables namely: Service quality, customer satisfaction, customer trust, brand image and customer loyalty have been adopted.

### ***Objectives of the Study***

- To identify the key factors influencing customer loyalty at SBI.

Factors: (Service quality, customer satisfaction, brand image & reputation, and trust & reliability).

- To determine which factor has the most significant impact on customer retention.
- To understanding the benefits of maintaining customer loyalty at SBI.

### ***Hypothesis***

**H<sub>01</sub>:** Service Quality has no significant impact on customer loyalty in the banking sector (SBI)

**H<sub>02</sub>:** Customer satisfaction has no significant influence on customer loyalty in the banking sector (SBI)

**H<sub>03</sub>:** Brand Image and Reputation has no significant impact on customer loyalty in the banking sector (SBI)

**H<sub>04</sub>:** Trust and Reliability has no significant impact on Customer loyalty in banking sector

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### ***Research Methodology***

In this study both primary and secondary data are used. Secondary data are collected through books, journal and websites of SBI. Primary data are collected by online questionnaire using Google forms to the customers of SBI, Vizianagaram. Section-A questions are based on demographic profile of the customers and Section- B questions are based on factors impacting on Customer Loyalty, A five-point Likert scale is used to measure the Customer

loyalty at banking sector. Customers were asked to choose one of the five response options from “strongly disagree” (1) to “strongly agree” (5). This study is confined to the customers of SBI Bank, Vizianagaram (Andhra Pradesh). The sampling technique used is non probability convenience sampling. An explanatory research approach was used in order to understand and interpret the cause –and – effect relationships between factors like service quality, brand image, customer satisfaction, and trust on bank with customer loyalty.

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### Description of the study area

The study was done for this research project consists of one state in south India, Andhra Pradesh. Andhra Pradesh located on the eastern cost of India, with the Bay of Bengal to its east. It is bordered by Telangana to the north, Karnataka to the west, and Tamil Naidu to the south. The state has a total area of 162,970 square kilometres. And the study was done in Vizianagaram district of Andhra Pradesh. Vizianagaram District lies in the north-eastern region of Andhra Pradesh, India. The district encompass an area of 29.27 square kilometres. It is home to different religions, castes, cultures and occupations. I have used survey method to collect their Responses.

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### Nature and scope of Data

Data of both natures, i.e., primary and secondary, were collected for the study. The study was based on primary data. The primary data regarding the customer loyalty towards the Banking sector and data collected by using a questionnaire using online Google forms. The target respondents were those who were having their account in SBI, Vizianagaram (Andhra Pradesh). The data was collected from 100 respondents by online personally contacting with them after making sure of knowing about Banking sector.

**Sample Area:** Banking sector – A special reference to Vizianagaram district, (AP).

**Sample Techniques:** Convenience Sample

**Sample size:** 100 Respondents.

Based on the nature and extent of availability of data and time, a Convenience Sampling method of sampling was used in the present study. The research model for the present study was exploratory research as it involves realistic view from customers and viewed the factors impacting on customer loyalty in the Banking sector.

### Analytical tools employed

For data analysis, first, data obtained from Google forms of an Excel spreadsheet was cleaned and used for the following methods of analysis. Percentage and Bar chart through Jamovi tool.

### Frequency Distribution

A frequency distribution refers to a list, table, or graph displaying the frequency of various outcomes in the sample. Each entry in the table marks the frequency of the occurrences of values with a particular group or interval. The table formed Summarize the distribution of values in the sample.

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### Tabular Analysis

In its most general form, tabular analysis includes any analysis that use tables; in other words, almost any type of quantitative analysis. It refers only to the study of both nominal and ordered variables when that analysis relies on the tables containing data in the form of frequencies, probabilities, or conditional probabilities (percentages). And the hypothesis was tested with the F-test in the SPSS tool, the data was analyzed and it was interpreted using appropriate technique.

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### Limitations of the study

- Collected data through Google form questionnaire.
- The area of study is limited to Vizianagaram district, Andhra Pradesh. In this study, due to time constraints, the data for this study collected from SBI.
- Collected data from limited 100 Respondents.
- Furthermore, the bank choice decisions of the customers may differ from other customers in the other states.
- In addition, some of the respondents may not be honest and sincere in answering the questionnaire.

Despite these limitations, the study makes some contribution by providing important information regarding factors impacting customer loyalty at SBI, Vizianagaram (AP).

## Data Analysis

**Table 1: Factors (Service Quality, Customer Satisfaction, Brand Image and Reputation, Trust and Reliability ) Impact on Customer loyalty.**

<i>Factors</i>	<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Service Quality	Regression	150.75	1	150.75	28.34	0.000
	Residual	511.25	98	5.22		
	Total	662.00	99			
Customer Satisfaction	Regression	200.50	1	200.50	32.21	0.000
	Residual	611.50	98	6.24		
	Total	812.00	99			
Brand Image And Reputation	Regression	180.40	1	180.40	29.75	0.000
	Residual	594.60	98	6.07		
	Total	775.00	99			
Trust And Reliability	Regression	190.20	1	190.20	31.20	0.000
	Residual	596.80	98	6.09		
	Total	787.00	99			

Source: Primary Data

### Interpretation:

#### **H<sub>01</sub>: Service quality has no significant impact on customer loyalty at banking sector.**

An F-value of 28.34 indicates strong significance according to the 0.000 p-value. The p-value reaches 0.000 and my established significance level stands at 0.05 there by leading to the rejection of H<sub>01</sub>. The results shows service quality plays a major role in determining Customer Loyalty at banks.

#### **H<sub>02</sub>: Customer satisfaction has no significant impact on customer loyalty at banking sector.**

The evaluation of F-value yielded as results of 32.21 while the instituted p-value (Sig.) reached 0.000. The p-value equals 0.000 therefore we reject the null hypothesis (H<sub>02</sub>) because it remains below the chosen significance level of 0.05. Customer satisfaction levels demonstrate a powerful effect that drives Customer loyalty in the banking sector according to research data.

#### **H<sub>03</sub>: Brand Image and Reputation has no significant impact on customer loyalty at banking sector.**

A statistically significant F-value stands at 29.75 and the p-value (Sig.) equates to 0.000. We throw out the null hypothesis H<sub>03</sub> because the calculated p-value stands at 0.000 below the established significance value of 0.05. The banks need to focus on building strong Brand image and reputation since these factors powerfully determine Customer loyalty across the sector.

#### **H<sub>04</sub>: Trust and Reliability has no significant impact on customer loyalty at banking sector.**

The computed F-value reaches 31.20 and its associated p-value sig. measures 0.000. The p-value reached 0.000 so I decide to disprove the null hypothesis (H<sub>04</sub>) based on the chosen significance value at 0.05. The banking sectors Customer Loyalty shows strong dependence on factors relating to Trust and Reliability.

## Findings

1. The data reveals a diverse age range, majority of the respondents are age group of 21 to 30, representing 57% of the total respondents. This indicates a significant presence of young adults and early career individual are largest customer base of SBI, Vizianagaram (AP).
2. The data reveals a both gender range, but there is near- equal distribution of male and female customer's base of SBI, Vizianagaram (AP).
3. The data reveals a diverse Education level range, majority of the respondents are Master's degree, representing 41% of the total respondents. This indicates a significance presence of highly educated individuals are largest customer base of SBI, Vizianagaram (AP).

4. The data reveals a diverse occupation of the respondents, majority of the respondents are students, representing 68% of the total respondents. This indicates a significant presence of students are the largest customer base of SBI, Vizianagaram (AP).
5. The data reveals a diverse family income of the respondents, where majority are Rs. 20,000 to Rs. 40,000 income group, representing 34% of the total respondents. This indicates a significant presence in this study fall within the lower to middle income group are largest customer base of SBI, Vizianagaram (AP).
6. Better service quality improvements should lead to more loyal customers based on these results.
7. When institutions improve customer satisfaction levels they create situations where loyalty toward their brand enhances.
8. The assessment indicates that strengthening brand image along with improving reputation builds positive loyalty among customers.
9. Higher customers trust together with reliable services creates positives impacts on customer loyalty.
10. Customer loyalty in service sector like banks can give free publicity. If customer is highly satisfied with banking services he/she will recommended the banks to family and friends.

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## Suggestions

1. As majority of the respondents are the young adults and early career individual, bank need to concentrate on services like enhanced accessibility and personalised services. Providing phone lines and in branch personnel trainee to assist older customers with the patience and clarity. It will improve their customer base among older individuals.
2. As there is near- equal distribution of male and female customer's base of SBI, the bank should continue to ensure that its services and products are equally accessible to both male and female customers.
3. Banks need to improve services like financial literacy programs, simple savings accounts with minimal requirements and low fees and regional language support and mainly for students providing education loans can help to increases other customers' base in education level.
4. As majority of the respondents are the students, the banks need to concentrate on credit card benefits-like offering credit cards to attract the employees by giving cashback offers, and travel benefits. Skill development loans – offering low interest loans for skill development and vocational training programs for unemployed. And at last improve trade finance services- offering trade finance services , including letters of credit, export – import financing , and foreign exchange services to attract the business owners.
5. Banks need to focus on services like private banking – providing unique services for High network individuals. Nowadays private banks are focused on the luxury banking products like premium credit cards with the high spending limits. So to be competitive with the private banks SBI needs to develop more premium products and services to attract and retain customers.
6. Trust and Reliability are strong for SBI in Vizianagaram, because the people have trust on public sector banks. So to improving service quality is essential for customer satisfaction. Customer satisfaction is one of the most important factors impact on customer loyalty. Customer satisfaction mainly depends on employee behavior towards the customers.
7. By increasing in training program for the frontline staff on customer service skills, public relation training, detail product knowledge, and problem listening and solving skills can enhance the behavior of the employee towards the customer.
8. Mostly bank need to concentrate on personalized services like implementing the CRM system to track customer interactions and preferences through online portal and offer those personalized services and recommendations based on individual customer needs.
9. Interacting with SBI customers I came to know most of them are facing issues while using online payments due server down problems. So I suggest SBI to invest in monitoring tools which uses the advanced technology to detect and resolve performance issues proactively. Ex: datadog-which offers the customers in monitoring, logging and tracking capabilities.
10. Customer loyalty is incredibly valuable for any business, and SBI can have significant benefits by nurturing it among their customers in Vizianagaram.
  - Increased Customer lifetime value (higher transactions, large account balances, wider product adoption)
  - Reduced Customer Acquisition Costs (referrals, and lower churn rate)
  - Competitive Advantage (strong market share)
  - Cost effective marketing (Targeted promotions, loyalty programs)

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## Conclusion

Customer Loyalty plays a key role in success of the banks. To survive in this competitive environment, bank need to concentrate on prioritize customers' needs and satisfaction. This study examines the key elements that impact customer loyalty in the banking sector, mainly focusing on the State bank of India (SBI) in Vizianagaram district, Andhra Pradesh. It includes that service quality, customer satisfaction, trust and reliability, Brand image and reputation significantly influence on the customer loyalty.

SBI Vizianagaram should focus on strengthen customer loyalty by improving service quality through customer centric programs for employee, investing in Technology for providing better digital banking services for their customers, and maintaining strong security will also help SBI to build trust with customers.

By recognising and understanding Customer preferences, SBI Vizianagaram can create the long lasting relationship with customers, and it helps lowering the likelihood of the customers in switching banks. A loyal customer base will support the banks growth and stability.

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## Futuristic Scope

The research offers valuable information about the customer loyalty at banking sector- A special reference to SBI, Vizianagaram (AP). Future studies can examine on how new trends like AI, Blockchain technology, and changing customer preference will impact on customer loyalty. By understanding the trends, SBI and other banks can enhance customer satisfaction and maintain high loyal customer.

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