Comparison of performance for all the methods:

1. Basic Neural Networks (keras & tensorflow) : 97%
2. Genetic algorithms : 65%
3. Cultural algorithms: 91%
4. Partical Swarm Optimization: 92%
5. Ant Colony Optimization: 89%

So, the Keras model has the best performance for the loan dataset while genetic algorithm has the worst performance. But this cannot be considered to be reflective of the individual isolated efficiency of each one of these algorithms because under different circumstances, with different parameters and different datasets, they are bound to give varied results.

In general, all four methods - Particle swarm optimization, Ant colony optimization, Genetic algorithms, and Cultural algorithms - can be applied to optimize the parameters of a neural network for classification tasks. However, the choice of the method depends on the specific characteristics of the problem as mentioned earlier.

For example, particle swarm optimization can be used for continuous optimization problems, while ant colony optimization can be useful for discrete or combinatorial optimization problems such as feature selection. Genetic algorithms can be used to optimize both the architecture and the parameters of a neural network, while cultural algorithms can be used for multi-objective optimization tasks.

In summary, there is no one-size-fits-all solution for training neural networks on a classification dataset. The effectiveness of each method will fluctuate as per the problem at hand.