ZONE-OF-TOLERANCE MODERATES SATISFACTION, CUSTOMER TRUST AND INERTIA - CUSTOMER LOYALTY

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Abstract: *Zone-of-tolerance (ZOT) is an innovative concept that attracts attention for research in the field of marketing services lately. The purpose of this research is to examine the effect of customer satisfaction, customer trust and inertia towards customer's loyalty moderated by ZOT. The sample was taken using purposive sampling method. Total samples were 200 commercial bank customers who have used the services of the bank for at least 12 months. Data analysis tool used is multiple regression analysis with SPSS 15.0. The results obtained are consistent with previous studies, in which the customer with narrow ZOT causing the influence of customer satisfaction and customer trust towards customer loyalty is getting higher, while customers with broad ZOT, causing the influence of inertia towards customer's loyalty is getting higher either. Future studies are advised to examine the role of ZOT in moderating service quality and commitment as the most widely studied variables that affect customer loyalty, so it can be seen as the most dominant factor that influences customer loyalty. Furthermore, it also advised to examine the indirect effects between variables studied.*

Keywords: *Satisfaction, Inertia, Trust, Customer loyalty, Zone of tolerance.*

1. INTRODUCTION

Bank is known as a business entity which its existence is by collecting funds from the public in the form of savings and distributing the funds to the public in the form of loans or other forms in order to improve the standard of living of the people. There are three banking activities, namely collecting funds as the principal activities of the Bank, funding and providing other banking services (as a supporting bank activity) (Law of the Republic of Indonesia No.10 of 1998).

Indonesia's banking industry has undergone major changes in recent years. This is attributed to the development of the internal environment of the banking sector, it also can not be separated from the influence of developments outside the banking sector such as the real sector of the economy, politics, law, and social

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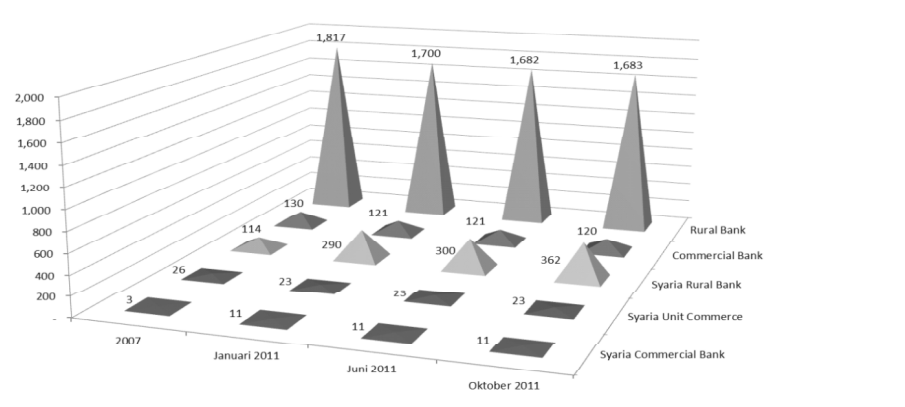
Figure 1: The Growth of banking in the Republic of Indonesia (2007-2011)

environment. The development of internal and external factors that led to the competitive industry banking conditions in Indonesia has happened since deregulation rules. It can be seen from the growth of the bank in Indonesia during the period of 3 years as follows:

Commercial bank is a financial institution that has a very important role in the process of providing credit, which in turn is immense influence on economic activity. Commercial bank is a financial institution whose main purpose is to find profits. Revenues derived from the results of activities in the form of lending and purchasing of securities, while its costs in the form of interest payments and other costs in an attempt to attract the public funds (Law of the Republic of Indonesia No. 10 of 1998). At the moment, commercial banks competition has been so tough, especially for rural banks (BPR). In this competitive situation, customer loyalty is a key for company in order to survive and grow (Reichheld, 1996), also the company's competitive advantage (Bharadwaj *et al.*, 1993), as well as creating corporate profitability (Rowley and Dawes, 1999). Loyal customers will have a positive attitude and commitment to the company and the intention to rebuy in the future (Mowen and Minor, 1998). Therefore, companies must maximize the growth of potential customer (profitable customer) that has been incorporated (Zeithaml *et al.*, 2001) as well as for the financial industry is to make the consumers puts the majority of its financial portfolio at a financial firm (Morgan, 2007).

According to Wu (2011), customer loyalty that has been created between the customer and the company, can be caused by the presence of satisfaction. Satisfaction is a feeling of customers that emerged after comparing the performance or results expected from product performance or results obtained by customer with customer expectation (Kotler and Keller, 2009). Satisfaction is one of many important factors to create customer loyalty, because, if customers are not satisfied with the product or service, then the product or service does not have any meaning and does not encourage customers to re-purchase (Kotler and Keller, 2009).

Furthermore, Nguyen *et al.*, (2013), also found that customer trust is a strong determinant factors of customer loyalty. Customers who have trust to the company will have the confidence that the company will do things that benefit for them. Confidence with the company can encourage consumers to build loyalty behavior because loyal customers will have the desire to keep improving relations with the company (Bettencourt, 1997).

Colgate and Lang (2001), found that currently customer loyalty is not only focusing on satisfaction, but also focusing on a result of the inertia behavior. Inertia is described as a condition where the repurchase behavior occurs because of habit, and reflects the process of "unconsciousness" in creating customer loyalty (Huang and Yu, 1999). Customers that has Inertia behavioral could be a customer with higher fidelity, because that habits has lead customer to indifference towards alternative brand offered in the market (Bozzo, 2002).

Wu (2011) also found that either strong or weak customer satisfaction, customer trust, and inertia towards customer loyalty, those can be caused by the Zone of tolerance (ZOT). Zone of tolerance can be described as the impact of any service that has been provided to the customer, and those concept is suitable for companies that defines quality of service as the fulfillment of customer expectations (Zeithaml *et al.*, 1996). Service providers should try to understand how the Zone of tolerance gives a difference of satisfaction, customer trust and inertia in determining customer loyalty to the service provider. Mittal and Kamakura (2001) argues that every customer has a different coverage of the Zone of tolerance.

Some customers may have a narrow zone of tolerance, while other customers are willing to accept the services that has have been given so has broad zone of tolerance (Walker and Baker, 2000; Weun *et al.*, 2004). This research was conducted in the banking services as suggested by Khajouei and Nayebzadeh (2013), where many researchers has been researching for the influence of satisfaction, inertia towards customer loyalty moderated by Zone of tolerance is mostly done in the company of cellular telecommunications services (Wu, 2011; Khajouei and Nayeb-zadeh , 2013), and still rarely done in the service sector such as bank and hospital.

2. MATERIALS AND METHOD

Objectives and Research Benefits

The purpose of this study was to analyze:

1. the influence of customer satisfaction to customer loyalty,
2. the effect of customer trust to customer loyalty,
3. the influence of Inertia to customer loyalty,

4. the difference of effect of the customer satisfaction to customer loyalty based on Zone of tolerance,

5. the difference of customer trust effect on customer loyalty by zone of tolerance and

6. the difference of inertia effect on customer loyalty by zone of tolerance.

The benefits of this research are:

1. As a contribute information to the managers, especially the marketing manager for the banks in making decisions relating to satisfaction, trust, inertia, and customer loyalty; and

2. can be used as a reference and contribute information to researchers in conducting further research relating to the topics discussed.

LITERATURE REVIEW

Having a loyal customer is the key to facing the competition (Kotler and Keller, 2009). According to Wu (2011), Customer loyalty is the impact of satisfaction and inertia, while Zone of tolerance will give different impact of both on customer loyalty.

Satisfaction is customer feeling based on their experience when they received a service provided by the company (Kotler and Keller, 2009). Kotler (2000) states that characteristics of satisfied customer are:

1. loyal to the product. Customer who are satisfied tend to be loyal where they would rebuy from the same company;

2. positive in communicating word of mouth. Positive communication from mouth to mouth by the giving customer recommendations to other prospective customers and say good things about the product and the company;

3. tended to make the company becomes a major consideration when buying other brands.

At the time when the customer wants to buy a product, they will consider the most company that has given them satisfaction. Customer loyalty is often seen as a purchase intentions without coercion. Bowen and Chen (2001) states that satisfaction have an influence on customer loyalty, where satisfied customers will have the intention to re-purchase in order to get the same satisfaction.

Trust is important factor in building a relationship, because it will lead to a constructive dialogue and cooperative problem solving (Pruitt, 1981). Trust is a fundamental aspect in a relationship. Trust plays an important role in improving the relationship (Morgan and Hunt, 1994). Trust is defined as a willingness to rely

on the ability, integrity and motivation of others to act in order to satisfy the needs and interests of a person (Sheth and Mittal, 2004). According to Callaghan *et al.*, (1995), Trust in marketing is more emphasizing on individual attitudes/customer which is refering to the customer confidence received on the quality and reliability of the services.

Gundlach *et al.*, (1995) stated that the development of trust is important to maintain a good relationship between buyers and sellers. Trust is an important factor in building sustainable relationships between business partners (Zur *et al.*, 2012). Garbarino and Johnson (1999) argue when customers trust in the company, they will believe in the quality and reliability of services offered. Chow and Holden (1997) says that the more reliable a relationship, the higher the value of a given in a relationship, as a result customer have more positive behavior toward the company. Customer trust is a factor that allows the emergence of consumer loyalty based on the consumer shopping experience in the form of a desire to visit the company and buy back (Singh, 1991).

Inertia is described as a consistent pattern of consumers in buying the same brand, where the brand was purchased from the habit. It is simply because it requires less effort in making purchasing decisions and not wasting time and trouble to go through the process of purchasing decisions (White and Yanamandram, 2004). Inertia behavior characterized as un-emotional habits driven by convenience and ease of transacting (Gounaris and Stathakopoulos, 2004; Lee and Cunningham, 2001). Inertia leads to repeat purchase behavior, but the causes and implications of the emergence is different compare to satisfaction. Inertia behavioral effects can make repeat purchases because of the customer habits and the lack of response to other alternatives offered in the market. Customer feels the minimum requirements have been met, so the more customers have inertia behavior, the more insensitive to other alternatives available in the market (Huang and Yu, 1999).

According to Johnston (1995), high-involvement of customer will result in a narrow zone of tolerance, while low engagement produces a wider zone of tolerance. Satisfaction and trust are the feeling of the result of high customer involvement, so that customers that has been satisfied and believe the company has a narrow zone of tolerance will get satisfaction if what they received is equal to their expectations, so that customer who as narrow Zone of tolerance, but when customers do not accept what is given by the company, the customer will not be satisfied and they begin to switch to another company that could meet their needs (Heskett *et al.*, 1997).

Based on the previous study, trust can be moderated by the Zone of tolerance, where the trust is obtained from high customer involvement. Customers will feel confident of the reliability of service received when Zone of tolerance is narrow,

but when the customer is not sure, then they can switch to another company that they can count on. Inertia behavior is a decision that requires low involvement purchase, so customers with the Inertia behavior has a narrow zone of tolerance. Frequent customer habits purchases will create a process "not concious" of customers in re-purchase, so unwittingly it can create high customer loyalty (Wu, 2011).

Based on the literatures mentioned above, the following conceptual framework is schematically illustrated as follows:
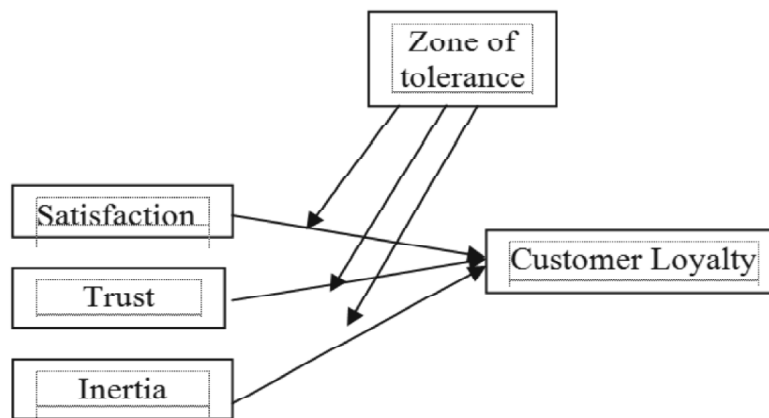

Figure 2: Conceptual Framework

Hypothesis

Fornell *et al.*, (1996), found that high satisfaction will lead to an increase in customer loyalty to the company, and customers makes the company the only option when they make the purchase. Satisfaction is an important variable that influences customer loyalty (Anderson and Srinivasan, 2003). In his research, Wu (2011) also found a positive influence satisfaction on customer loyalty. The underlying reason is that when customers received performance equal to their expectations, it will encourage customers to repurchases. Based on the theories above, the hypothesis that will be presented are as follows:

H₁: There is a positive influence satisfaction on customer loyalty.

Swaen and Chumpitaz (2008) states that there are three main perspectives of trust which are included:

1. The credibility, the company's ability to meet and satisfy customers.
2. Integrity, the company's ability to keep the promise and honest.
3. Virtue, the ability of the company to prioritize the interests of customers. Customer confidence is required by companies to generate customer loyalty.

According to Thorsten *et al.,* (2004) a high level of confidence in the collaboration will generate high recurring transactions. Customers who already have a loyalty to the company tend to perform repetitive transactions and seeking for what they need to the company. Morgan and Hunt (1994) revealed that the behavior of the relationship between the company and its customers are largely determined by the high trust and will generate customer intentions to re-purchase. Based on the theories above, the hypothesis that will be presented is as follows:

H$_2$: There is a positive influence of customer trust on customer loyalty.

White and Yanamandram (2004) suggested that past behavior is a factor in shaping customer loyalty. Past behavior that develops into a habit in the relationship becomes the future behavior of inertia (Rust *et al.,* 2000). Customers who have inertia consider that switching to another service provider will only waste time and annoy the customer habitual behavior (Anderson and Srinivian, 2003). In his research, Wu (2011) found that the behavior of inertia has a positive influence on customer loyalty. The underlying reason is that the behavior of the routine habits and without coercion strengthen customer loyalty. Based on the theories above, the hypothesis that will be presented is as follows:

H$_3$: There is a positive influence inertia on customer loyalty.

Satisfaction is a function of performance and expectations. Satisfaction does not stop at one point, but the satisfaction is moving to follow the level of service quality and the services provided in the minds of customers (Kotler and Keller, 2009). Anderson and Srinivasan (2003) says that the broad zone of tolerance will weaken satisfaction to customer loyalty, since satisfied customers tend to have a narrow zone of tolerance, so when what is expected compared to what is customer received differ greatly, customers couldn't accept and the result will reduce satisfaction and the furhter impact weakening customer loyalty. In his research, Wu (2011) also found that the wider zone of tolerance, the weaker influence of satisfaction to customer loyalty. Based on the above theories also, trust can be moderated by the Zone of tolerance, where trust obtained from high customer involvement. Customers will be convinced by the reliability of service received when customer has narrow Zone of tolerance.

The narrower zone of tolerance, the higher the level of consumer confidence. Inertia customer behavior still makes repeat purchases, even in the absence of satisfaction, due to the fact that the behavior of Inertia described as a pushed by habit, causing indifference to the changes and alternatives in the market (White and Yanamandram, 2004). Increasing behavior frequently and "not aware" behavior made customers with Inertia behavior will not make significant changes to their consumption behavior to the service providers because they think it will

be difficult for the customer (Yap and Sweeney, 2007). In his research, Wu (2011) found that the wider Zone of tolerance, the stronger influence of inertia towards customer loyalty. Based on the theories above, the hypotheses that will be presented are as follows:

H$_4$: If the zone of tolerance is getting narrower, the influence of satisfaction to customer loyalty is higher.

H$_5$: If the zone of tolerance is getting narrower, the effect of customer trust towards customer loyalty is higher.

H$_6$: If the Zone of tolerance increasingly wider, the influence of Inertia towards customer loyalty is higher.

METHODOLOGY

This research was conducted with refers to a previous study conducted by Wu (2011) and Nguyen *et al.*, (2013). The design of the research is Research Hypothesis (Hypothesis testing).

There are five (5) variables used in this study, namely: customer satisfaction, customer trust, inertia, customer loyalty and zone of tolerance. All variables were measured using a five-point Likert scale, where 1 = Strongly Disagree, 2 = Disagree, 3 = Undecided, 4 = Agree, and 5 = Strongly Agree. Satisfaction was measured by using a five-item statement proposed by Verhoef *et al.*, (2001), namely:

1. The bank provides a good service,
2. I am satisfied with the competence of the Bank's employees in delivering services,
3. I am satisfied with the quality of the Bank's services,
4. I am pleased to have this relationship with the Bank, and
5. in general, I am satisfied with the services offered by this bank.

Customer trust is measured by using a four-item statement proposed by Nguyen *et al.*, (2013), namely:

1. The bank has high integrity,
2. the bank's expertise in the field/financial services,
3. Bank always concerned by providing services to its customers, and
4. services that satisfy customers are more important than the bank's financial performance.

Inertia is measured by using a three-item statement proposed by Anderson and Srinivasan (2003), namely:

1. If I was not satisfied with this bank, new bank moves would only disturb me,

2.   I felt accustomed to purchasing services from this Bank, and

3.   I can not be bothered to change from this bank.

Customer loyalty is measured by using five items proposed by Zeithmal *et al.*, (1996), namely:

1.   When I would require bank, this is my first choice,

2.   To me, this is the best bank,

3.   I believe that this bank is my favorite bank,

4.   I rarely consider switching to another bank, and

5.   I will continue to use the services of this bank in the future.

Zone of Tolerance is measured by using a five-item statement proposed by Parasuraman *et al.*, (1994), namely:

1.   Bank is spread out and easily found,

2.   the Bank is able to respond to my request immediately,

3.   Bank maintain its services free of faults records,

4.   I feel safe using the services of this bank, and

5.   The Bank is the best bank in my heart.

To determine whether the instrument used in this study is valid and reliable, then the validity and reliability test was conducted. The validity test was conducted to examine whether questioner used could describe the statement of variables to be measured (Sekaran, 2000). Based on the validity of the test results, it can be seen that:

1.   From 5 statement items used in measuring satisfaction, the entire statement items have p-value = 0.000 < 0.05, and the correlation values ranged from 0.682 to 0.871. This means that each item to measure satisfaction statement is valid. In other words, the items to measure satisfaction statement can be used to measure the variables of satisfaction.

2.   From 4 statement items used in measuring customer trust, the entire item statement has a p-value = 0.000 < 0.05, and the correlation values ranged from 0.682 to 0.841. This means that each item statement to measure customer trust is valid. In other words, the items to measure customer trust statement can be used to measure the variables of customer trust.

3.   From 3 statement items used in measuring inertia, the entire statement items have p-value = 0.000 < 0.05, and the correlation values ranged from 0.729 to 0.920. This means that each item to measure inertia statement is valid. In other words, the items to measure inertia statement can be used to measure the variables of inertia.

4. From 5 statement items used in measuring customer loyalty, the entire statement items have p-value = 0.000 < 0.05, and the correlation values ranged from 0.541 to 0.812. This means that each item statement to measure customer loyalty is valid. In other words, the items to measure customer loyalty statement can be used to measure the variable of customer loyalty.

5. From 5 statement items used in measuring zone of tolerance, the entire item statement has a p-value = 0.000 > 0.05, and the correlation values ranged from 0.645 to 0.807. This means that each item statement to measure zone of tolerance is valid. In other words, the items to measure statement zone of tolerance can be used to measure the variables zone of tolerance.

The reliability test is done by calculating at the Cronbach's Alpha coefficient which aims to show whether measurement ratio is repeated twice or more, it will produce the same consistent results. From the data processing, it is known that 5 variables used in the study, namely:

Customer satisfaction, customer trust, inertia, customer loyalty, and zone of tolerance of Cronbach's Alpha values obtained respectively by 0,799; 0.763; 0.842; 0.811; and 0.649; where the value is > 0.6. This means that all constructs used in this study is consistent and acceptable (acceptable reliable).

The data used in this research is the primary data. The data collected directly by researchers to answer the question or research purposes. The population in this study is the national commercial bank, there are total 120 banks (Infobank, June 2013). The bank to be studied in this research is bank Mandiri, which is a commercial bank with the biggest total assets and have the largest customer in Indonesia (Infobank, June 2013), so that the bank can be considered as representative banks with assets below.

Samples taken as many as 200 customers of bank Mandiri, where each of 100 clients with a broad and narrow zone of tolerance. The sampling technique used in this research was purposive sampling technique. The criteria of samples taken were Bank customers who have been customers of the bank for at least 12 months. As stated by Wu (2011) that companies often retain customers in the long-term relationship for at least 12 months. Each customer will have a different level of the Zone of tolerance, there are customer who are more tolerant of services or relatively concerned with the performance of services and consumers relatively indifferent to the service. Customer who cares about the service has narrow Zone of tolerance, whereas consumers who do not care will have wide zone of tolerance (Estelami and deMaeyer, 2002).

The data collection techniques were used by distributing questionnaires directly to customers of Bank Mandiri. Survey teams will deliver the questionnaires directly and wait until the respondent finished filling. This is to ensure that the questionnaire rate of return are 100%. Although the rate of return is 100%, there is

the possibility of returning questionnaire cannot processed 100%. This could be happened because of the possibility after the validation of the data, there is a questionnaire that is not eligible to be processed, for example, there are some questions not answered by the respondent or there is an answer which is not consistent with one another. Profile of respondents can be seen from some of the characteristics and the results shown in table 1. Data analysis method used is Multiple Regression Analysis with SPSS 15.

Tabel 1
Demographic Characteristics

Demographics	Narrow Zone of tolerance (percent)	Broad Zone of tolerance (percent)
Duration of customer		
1 year – 3.9 years	20%	5%
4 years – 6.9 years	21%	15%
7 years – 9.9 years	24%	28%
e" 10 years	35%	52%
Gender		
Males	44%	45%
Female	56%	55%
Age		
< 18 years	2%	2%
18 – 27 years	21%	17%
28 – 37 years	36%	36%
> 37 years	42%	45%
Occupation		
Student	8%	2%
College Student	12%	8%
Civil Servants or Private Employee	37%	46%
House Wife	15%	9%
Enterpreneur	28%	35%
Income per month		
< IDR 1 million	1%	2%
1 – 2.9 millions	29%	17%
3 – 4.9 millions	17%	19%
e" 5 millions	46%	62%

Source: Data processed.

Based on the above data, the image of respondents surveyed have the same characteristics, namely:

(a) respondents with a narrow or broad zone of tolerance, the majority become a customer for ≥ 10 years; males; aged > 37 years; employment as civil servants or private, and total income per month ≥ IDR 5.000.000,

(b) the respondent with a broad zone of tolerance, the majority become customers for ≥ 10 years; males; aged > 37 years; employment as civil servants or private, and total income per month of ≥ IDR 5.000.000.

3. RESULT AND DISCUSSION

Descriptive Statistics

Overall descriptive statistics for each variable of this research can be seen in the following table:

Table 2
Descriptive Statistics

	Narrow Zone of tolerance (percent)		Broad Zone of tolerance (percent)	
Variables	Mean	Standard deviation	Mean	Standard deviation
Satisfaction	4.12	0.234	4.18	0.547
Customer trust	4.43	0.578	4.04	0.673
Inertia	4.16	0.571	4.24	0.691
Customer loyalty	4.11	0.560	4.21	0.467
Zone of Tolerance	4.45	0.367	2.23	0.549

Source: Data Processed.

From the above table, it can be seen that customers with narrow and broad zone of tolerance: I feel satisfied with the bank (mean = 4.12 and 4.18), believes the bank (mean = 4.43 and 4.4), a customer of the bank based on habit and less conscious processed (mean = 4:16 and 4:26), loyal to the bank (mean = 4:11 and 4:21). While customers with narrow zone of tolerance, they are very concerned about the bank services (mean = 4.45), but customers with a broad zone of tolerance, they do not care about the bank services (mean = 2.23). The value of the standard deviation range from 0.234 to 0.691, the standard deviation values obtained tend to be small/ converge, so that it can be conclueded that all the data collected was good.

Hypothesis Testing Results

The following result of research testing hypothesis is:

Table 3
Hypothesis Testing Results

	Hipotesis	β	ρ-value	Conclusion	Result
H_1:	There is a positive influence satisfaction on customer loyalty.	0.456	0.020	H_0 Rejected	H_1 Supported
H_2:	There is a positive influence customer trust on customer loyalty	0.785	0.000	H_0 Rejected	H_2 Supported

Hipotesis	β	ρ-value	Conclusion	Result
H_3: There is a positive influence inertia on customer loyalty.	0.688	0.000	H_0 Rejected	H_3 Supported
H_4: If the zone of tolerance is getting narrower, the influence of customer satisfaction to customer loyalty is higher.	–0.702	0.000	H_0 Rejected	H_4 Supported
H_5: If the zone of tolerance is getting narrower, then the effect of customer trust towards customer loyalty is higher.	–0.854	0.000	H_0 Rejected	H_5 Supported
H_6: If the Zone of tolerance increasingly widespread, then the influence of inertia towards customer loyaltyis higher.	0,795	0.038	H_0 Rejected	H_6 Supported

Source: Data Processed.

DISCUSSION

Hypothesis # 1

Hypothesis 1 describes the effect of satisfaction to customer loyalty. Research hypothesis that will be tested are as follows:

H_0: There is no positive influence satisfaction on customer loyalty.

H_1: There is a positive influence satisfaction on customer loyalty.

The first hypothesis test results showed that the influence of customer satisfaction to customer loyalty, the value of ρ-value = 0.020 < 0.05 which means that H_0 is rejected, and the value of β indicates a positive value 0.456. This means that there is a positive influence of customer satisfaction on customer loyalty. It can be concluded that the more satisfied customers with the services provided by the Bank, the higher their loyalty to the bank. The results supported previous research conducted by Wu (2011), which states that there is positive effect satisfaction on customer loyalty. In this study, the customer considers that the quality of services provided has met their expectations, the bank has provided service friendly, a good relationship, offering an attractive range of services to customers, making the customer satisfied and will come back to buy the services provided by the Bank.

Hypothesis # 2

Hypothesis 2 explained the effect of customer trust on customer loyalty. Research hypothesis that will be tested are as follows:

H_0: There is no positive influence customer trust on customer loyalty.

H_2: There is a positive influence customer trust on customer loyalty.

The second hypothesis test results show the effect of customer trust on customer loyalty, the value of ρ-value = 0.000 <0.05 which means that H_0 is rejected, and the value of β indicates a positive value 0.688. This means that there is a positive effect customer trust on customer loyalty. It can be concluded that the more trust of customers to the bank, the higher their loyalty to the Bank. The result is associated with a previous study of Wu (2011), which are consistent. In this study, customers have the perception that the Bank has a high integrity, expertise in the field of financial services, concerned by providing services to customers, and puts its customers as the most important thing, so as to make the customer trust and will come back to buy the services provided by the bank.

Hyphotesis # 3

Hypothesis 3 describes the effect of inertia to customer loyalty. Research hypothesis that will be tested are as follows:

H_0: There is no positive influence inertia on customer loyalty.

H_3: There is a positive influence inertia on customer loyalty.

The third hypothesis test results demonstrate the influence of inertia to customer loyalty, the value of ρ-value = 0.000 <0.05, which means H_0 Rejected, and the value of β indicates a positive value 0.456. This means that there is a positive effect inertia on customer loyalty. It can be concluded that the more often customers use the services of the bank, the more disturbed for customer if they had to change to another bank, so the higher loyalty customer to the bank. The results support previous research conducted by Wu (2011), which states that inertia had positive effect on customer loyalty. In this study, the majority of customers surveyed are customer who have been with the bank for ≥ 10 years. In line with the statement of Wu (2011), companies often retain customers in the long-term relationship for at least 12 months, and that customer can represent the behavior of inertia that use the service on a regular basis and are based on habit, so with the continuous habit will make customers "do not conscious" to be loyal to the company and annoyed if they have to move to another company.

Hypothesis # 4

Hypothesis 4 explains the different influence customer satisfaction on customer loyalty base on zone of tolerance. Research hyphotesis that will be tested are as follows:

H_0: There is no difference in effect of customer satisfaction to customer loyalty based zone of tolerance.

H_4: If the zone of tolerance is getting narrower, the influence of customer satisfaction to customer loyalty is getting higher.

The fourth hypothesis test results show wide zone of tolerance will give different effect customer satisfaction on customer loyalty. From the test results obtained ρ-value = $0.000 < 0.05$ which means that H_0 is rejected, and the value of β indicates a negative value – 0.702, which means that there are negative effects customer satisfaction on customer loyalty. It can be concluded that customers are increasingly concerned with the services they received, so if the customer is satisfied with the services provided by the bank, causing more and more customers intend to use the services of bank continuously. The results are consistent with previous studies conducted by Wu (2011). Customers who are concerned with the services provided by the bank will be satisfied if they get a quality service from the bank fulfilled. The expected quality of customers in the form of convenience, security, do not find fault in serving customers and can respond to customer requests immediately. This will make customers satisfied and will come back to buy the services provided by the Bank.

Hyphotesis # 5

Hypothesis 5 explains the difference influence of customer trust on customer loyalty base on zone of tolerance. Research hypothesis that will be tested are as follows:

H_0: There is no difference in the effect of customer trust to customer loyalty based on zone of tolerance.

H_5: If the zone of tolerance is getting narrower, the influence of customer trust to customer loyalty is getting higher.

The fifth hypothesis testing results show wide zone of tolerance will give different effect of customer trust on customer loyalty. From the test results obtained ρ-value = $0.000 < 0.05$ which means that H_0 is rejected, and the value of β indicates a negative value –0.854, which means that there is a negative effect of customer trust on customer loyalty. It can be concluded that when customers are increasingly concerned with the services they received, the more trust of customers in the Bank, led to more and more customers intend to use the services of Bank. The results are consistent with previous studies conducted by Wu (2011). Customers who are concerned with the services provided by the bank, will have the perception that the bank has a high integrity, expertise in the field of financial services, concerned by providing services to customers, and puts its customers as the most important thing, so it will make customer trust and become loyal and will remain using the Bank services.

Hypothesis #6

Hypothesis 6 explains the difference influence of inertia on customer loyalty base on zone of tolerance. Research hypothesis that will be tested are as follows:

H$_0$: There is no difference in the effect of Inertia to customer loyalty based on zone of tolerance.

H$_6$: If the zone of tolerance is getting narrower, the influence of inertia to customer loyalty is getting higher.

The sixth hypothesis test results showed widespread influence zone of tolerance will strengthen the influence of inertia to customer loyalty, and obtained ρ-value = 0.038 < 0.05 which means that H$_0$ is rejected, and the value of β indicates a positive value 0.795, which means that there is a positive influence zone of tolerance which makes influence inertia on customer loyalty become higher. It can be concluded that when customers increasingly unconcerned with the service they received/ when the habitual behavior of customers more often and the higher the perception of customers that will find it difficult if they have to move, it will improve behavior "not aware" customers for service to re-use bank to avoid these difficulties. Results of this study are also consistent with previous studies conducted by Wu (2011), where if the customer is getting not concerned with the services they received / when the habitual behavior of customers more frequently, causing inertia behavior of customers who use the service regularly and are based on habit, will make customers "unknowingly" be loyal to the company and it will annoyed if they have to move to another company.

4. CONCLUSION

Based on the research results and discussion above, it can be concluded that the research undertaken is entirely consistent with the research Wu (2011), where in:

(a) customer satisfaction, customer trust, inertia has positive effect on customer loyalty. The higher level of customer satisfaction, consumer confidence and buying behavior as a habit and "not conscious", will increase customer loyalty to the bank,

(b) The narrow zone of tolerance, the higher effect of customer satisfaction and customer trust towards customer loyalty. If the customer expectations is smaller than what the customer received so the customer feel satisfied and trust to the bank, it will lead the customer intends to buy back;

(c) The wider zone of tolerance, the stronger influence of inertia towards customer loyalty.

A high frequency of customer habits and routine purchasing behavior which is "not conscious" will reinforce the behavior of inertia to customer loyalty.

From the results of this study, it can be given suggestions for the bank's marketing manager to create customer loyalty. Banks should be able to provide the best service to its customers and must be different from its competitors. First,

to create customer satisfaction and customer trust, managers must conduct training for employees to be able to provide good service to customers, increase attention to customers and to create a good relationship between the customer and the bank by contacting customer periodically in order to meet their expectations. Second, for the customers who have behavioral inertia, the company could give a gift/reward to customers who use the service faithfully, create a community bank customers so that customers with Inertia behavior will be tied to the bank.

The suggestions for further research. In a subsequent study is expected to:

1. do research on the services of another company, so it can determine its impact on existing services industry, such as the hospital or education industry.

2. distinguish customers with different services, so that visible differences which customers are more bound and has a custom behavior by companies.

3. add another variable that can create customer loyalty, the service quality and commitment, and seek indirect effect of each variable studied.

4. add moderating variables, namely commitment and alternative attractiveness.

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