



Have You Earned Your Customers' Trust?

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Peppers & Rogers Group

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Executive Overview

Customer trust is a must in today's hyper-competitive, ultra-connected business environment. Everyone wants to do business with companies they trust. According to the 2011 Edelman Trust Barometer, 56 percent of U.S. survey respondents said they trust businesses, up from 20 percent in 2009¹. This means that companies that lack trust will quickly lose customers to the competition.

"The reason customer trust is so critical today is that we're no longer thinking just in terms of transactions; we're thinking in terms of *relationships*," says Martha Rogers, Ph.D., founding partner at Peppers & Rogers Group.

Other trends are also contributing to the customer-company trust dynamic. Over the past few years there has been a democratization of the customer experience, fueled by the social media revolution. Customers have more power than ever to voice their expectations and opinions to an extended network of friends and associates². Additionally, the emergence of social networks has created greater transparency between companies and customers.

Consequently, companies need to take their customer experience to the next level; this means being more responsive and proactive, delivering consistently on brand promises, listening to customers, and acting on that insight. These are all aspects of customer trust.

The two elements of trust

Building and retaining customer trust comprises two intertwined capabilities: the *intent* to act in the customer's best interest and the *competence* to do so³. These come together to form the foundation of the customer experience. The quality of that experience is essential to building customer trust, according to research by Peppers & Rogers Group.

The ability to create a customer experience that builds trust begins with customer intelligence. It requires taking information learned about customers—blending feedback and behavioral data and then applying analytics—and using those insights to proactively engage customers in a way that makes their experience better and more relevant over time.

Placing an emphasis on service

The contact center is ideally suited to be the center of an organization's trust efforts. Every contact—whether a call, email, chat, or social interaction—represents a moment of truth that can help to build customer trust or destroy it. For instance, a customer service representative who takes ownership of a customer's problem and finds a way to resolve it helps to build trust, while an agent who simply states, "That's not our policy," may damage it.

Every time an interaction builds trust it also builds retention, loyalty, spending, recommendations, and, ultimately, customer value. Any interaction that damages trust also potentially reduces customer value; customers who lack trust in an organization are more likely to take their business elsewhere and recommend that their friends and associates do the same. This is why building and maintaining customer trust is critical—its link to business performance is clear⁴.

"The key to survive and thrive is to differentiate the customer experience for every customer at



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each touchpoint and then build trust with every positive interaction,” says Mariann McDonagh, CMO at inContact, a leading cloud contact center provider.

Although a growing number of companies are working to cement customer trust by delivering better customer experiences, few have taken concrete steps to measure the trust they’ve engendered. According to an exclusive survey of nearly 600 executives, directors, and managers conducted by inContact and Peppers & Rogers Group, just 14 percent of enterprise organizations regularly measure customer trust and then act on those findings⁵. By comparison, 33 percent of the respondents say that customer trust is “somewhat visible” through their customer satisfaction and loyalty measurements, while 35 percent of those polled say they’ve never attempted to measure customer trust in any way. Clearly, monitoring and measuring customer trust is a work in progress for many organizations.

Supported by thought leadership and exclusive research from inContact and Peppers & Rogers Group, this white paper will examine the criticality of customer trust. This includes steps companies can and should take to harness contact center interactions and insights to build that trust, as well as examples of organizations that are doing so successfully. We’ll also explore the five ways to grow and maintain customer trust over the long term.

The Customer Trust Imperative

The one constant that all executives seek for their organization is a competitive advantage. But as the widespread availability of high-speed networks has made it possible for companies of all sizes to compete on a global scale, it’s becoming more and more difficult for brands to distinguish themselves on product, price, or even quality.

One trait that does separate exceptional companies from also-rans is the level of trust they engender with their customers. Customers prefer to do business with organizations that have gained their confidence. As we noted earlier, customer trust is gained through two interlaced faculties: **good intent** and **competence**. “Companies that consistently demonstrate their intent to act in their customers’ best interests and are competent at carrying out what they promise are best positioned to earn their customers’ trust,” says Martha Rogers.

In many cases a company’s intent is often a great unknown until a customer experiences a moment of truth with that company. A moment of truth may come to the fore depending on, for example, how well (or poorly) an airline contact center agent helps a customer to track and reclaim his missing luggage.

Unfortunately, too many companies fail to consider the customer’s perspective when devising policies and procedures for handling these types of customer support issues. Trustworthy companies take the customer’s point of view. “I think a lot of customers expect that, when in doubt, a company will do what’s in the company’s best interests,” says Paul Jarman, CEO at inContact. “When a company can truly build a model where a customer feels that *their* interests are being placed first, that sets the tone for developing deeper, more meaningful relationships with customers.”

A customer-centric approach

Developing a culture of establishing and maintaining customer trust begins with changing the mind-set within the organization⁶. Most companies have historically been product-focused. That is, sales and marketing leaders craft sales and marketing strategies that are aimed at selling a certain number of products.

The problem with this approach, says Peppers & Rogers Group’s Rogers, is that customers alone are the sole source of a company’s revenues, not its products. By focusing on the needs and preferences

Readers of this paper will learn:

- Why customer trust is **critical** today.
- The **two actions** companies must take to **demonstrate trustability**.
- How companies can use the **contact center** to build trust.
- The role of **customer insight** in developing customer trust.
- The **five steps** every company must take to **build customer trust**.



“When a company can truly build a model where a customer feels that *their* interests are being placed first, that sets the tone for developing a deeper, more meaningful relationship with a customer.”

—Paul Jarman, CEO, inContact

of different customer segments through the use of customer feedback and transactional information, companies can stimulate more trusting relationships with customers by delivering what customers want.

One example of a company that has achieved success by taking a customer-centric approach is Harris Bank. The Chicago-based bank was recently named as the most reputable U.S. bank by Reputation Institute in a study that was conducted in collaboration with *American Banker*. In a press release announcing the results, Harris CEO Ellen Costello says, “We put our customers at the center of everything we do, and by defining what we deliver in customer terms, we are able to deliver a differentiated experience⁷.”

The two components of trustability

Like Harris Bank, a customer-centric company is often a trustworthy company. What sets companies apart, as we mentioned earlier, is their ability to demonstrate both good intent and competence to earn that customer trust. It’s not enough to simply attempt to act in a customer’s best interests. Companies need to consistently carry through with their promises. Otherwise, how can customers possibly be expected to trust them?

Delivering on good intentions for customers also often means striking a balance between short- and long-term business objectives, says Peppers & Rogers Group’s Rogers. In order to build customer equity for the future, company decision-makers must sometimes be willing to accept a trade-off on short-term business goals⁸.

For example, let’s say a service rep for a mobile telecom provider notices that a customer appears to be paying for a higher-priced plan that provides more services than what she seems to need. By communicating this discovery to the customer, and by offering a lower-priced plan that better suits her needs, the mobile services company may incur a temporary reduction in revenue from that customer. But by being proactive and advising the customer about a service plan that’s better suited for her, the telecom stands a greater chance of securing that customer’s trust since it has acted in the customer’s best interest. Subsequently, that trust exchange can ultimately lead to increased future business with that customer, as well as referrals, while reducing the likelihood of churn.

“We always need to be thinking in terms of how we are making both the customer and the company more successful,” says Rogers. “There is one simple truth we need to follow: We need to do things right—that’s the competence piece; and we also have to do the right thing—that’s the good intentions piece.”

The age of transparency

There are other dynamics in the evolving customer-company relationship that decision-makers must pay heed to. Today’s customer is increasingly connected. Combined with the viral nature of social media, this has created a level of transparency between customers and companies never before seen. As such, customers have more power—and choice—than ever, says inContact’s McDonagh.

This increase in transparency between customers and companies can play out in a variety of ways. Let’s say an airline cancels a flight without explanation. As passengers vent their frustrations with friends and family through social networking posts and other communication channels, thousands if not millions of customers and prospects will hear about it, potentially causing

How Trustworthy Is Your Company?

According to an exclusive survey of nearly 600 executives, directors, and managers conducted by inContact and Peppers & Rogers Group, most business leaders consider their firms trustworthy. For the nearly one third of respondents who say their firm is only somewhat trustworthy, the path to trustability begins with taking a careful, introspective look at the organization’s ability to engender customer trust.

Extremely trustworthy	
We consistently deliver on our promises.....	21%
Very trustworthy	
We strive to be as transparent as possible with our customers.....	54%
Somewhat trustworthy	
We try to share the good and the bad with customers but we don’t reveal all of our blemishes.....	25%
Not terribly trustworthy	0%

Source: inContact/Peppers & Rogers Group May 2011 Customer Trust Survey

irreparable damage to the airline's reputation.

Taking this example a step further, if the airline does a poor job of mitigating the damage by either back-pedaling on the reason for the cancellation or, worse, by lying to its customers about the nature of the problem, the fallout from this communication could have a devastating impact on the airline's business. Customer satisfaction and loyalty could plummet. Formerly faithful customers might take the majority of their business to other airlines. Some irate customers may never return.

This scenario highlights both the airline's intent in being forthcoming with its customers and its competence in carrying out what it promises—in this case, bringing passengers to their intended destination. To be sure, weather and equipment-related problems invariably affect an airline's ability to transport passengers. But most people recognize these as issues that fall outside of an airline's control. An airline that's upfront with its passengers about the cause of a cancellation, and how it intends to get customers to their destination, is better positioned to retain its customers' trust—and future business.

Of course, this begins with having an open and honest relationship with customers. Companies then need the capability to deliver quality products, support, and customer experiences throughout all customer-company interactions, regardless of the channel.

"One of the easiest ways to foster a customer-company relationship that's based on trust is by delivering on your commitments as a company," says Jarman. "I think a lot of people lose trust in companies that failed to live up to their commitments. But that can easily be solved. You just need to have the right people, systems, and culture to execute on those commitments."

In the pages that follow, we'll examine best practices for applying the right mix of people, processes, and systems to foster a trusting environment for customers. This includes the steps companies can and should take to use the contact center to build and strengthen trust.

Building Trust through Exceptional Support

One of the cornerstones of customer trust is customer experience. Because customers interact with companies across a myriad of channels—including voice, IVR, mobile, online, email, text, and social—they expect to have consistent experiences regardless of the channels they choose to use. Customers also expect companies to be able to follow their thread of interactions from one channel to another. This applies to all types of customer interactions, especially support.

Since customers increasingly use digital channels to conduct research about products or to resolve problems, the customer experience expectation bar continually climbs higher, often based on an exceptional experience with a customer experience leader like Amazon or Zappos⁹. Regardless of the product or service—whether it involves shopping for auto insurance or applying for a home equity loan—customers expect their experience to be simple and easy.

Likewise, customers expect nothing less when it comes to their support experiences. Indeed, the contact center plays a pivotal role in establishing and maintaining customer trust since it is often the primary link in the customer service value chain¹⁰.

"Customers expect companies to understand their preferences and history. They also expect companies to resolve every interaction rapidly, personally, and positively," says inContact's McDonagh. "Beyond that, customers also expect companies to take all of this knowledge about them to drive new and meaningful value into their ongoing relationships."

The role of the contact center carries even more weight in the trust dynamic as a growing number of customers make use of self-service channels such as online and IVR. In many cases the contact center represents the face of the company in its interactions with customers¹¹. "I would argue that the contact center is rapidly becoming the ambassador of the trust relationship," says McDonagh.

Just as the degree of trust that exists between a customer and a company can influence



"The first step in providing customers with exceptional support begins with listening to customers to understand their needs and preferences."

*—Martha Rogers, Ph.D.,
Founding Partner, Peppers & Rogers Group*

business outcomes (churn, customer lifetime value, etc.), a customer's perception of her support experiences across various channels can also shape a company's business results. In fact, according to the American Express Global Customer Service Barometer, a survey of more than 1,000 U.S. adults conducted in February 2011, 78 percent of consumers have abandoned a transaction or didn't make an intended purchase because of a poor service experience¹². Meanwhile, 7 out of 10 Americans say they'd be willing to spend an average of 13 percent more with companies that provide great customer service.

Listen to your customers

One of the biggest challenges in using the contact center to foster customer trust is that contact centers are often reactive and transactional in nature, dealing with issues as they're presented by customers. In order to make contact centers more proactive and able to anticipate customer needs before they're even recognized by customers themselves, companies need to gather and act on customer insights through a variety of means.

"The first step in providing customers with exceptional support begins with listening to customers to understand their needs and preferences," says Peppers & Rogers Group's Rogers. This information can be gathered through customer feedback mechanisms such as voice of the customer programs and surveys¹³. Customer sentiment about their support experiences and aspirations can also be deciphered through the use of sentiment analysis and predictive analytic tools across the various support interactions and touchpoints that customers have with a company, including recorded conversations with the contact center.

From there, companies should share insights they've obtained from their customers, as well as the resulting action plans, *with* their customers, says Rogers. This type of knowledge exchange lets customers know that their opinions matter and have value. Closing the information-sharing loop with customers is yet another critical step towards demonstrating intent and competence and earning customers' trust.

Partner with customers

Another technique that savvy companies are using to galvanize trust with customers is leveraging customer communities for "crowdservice" to provide customers with an additional avenue for support. One of the main reasons that crowdservice has gained so much traction is that customers tend to place greater trust in other customers who have comparable experiences navigating various channels for support.

Not to be overlooked, customer support agents can also be extremely useful in helping to determine the types of customer issues that can either generate or destroy trust¹⁴. "Because agents typically field dozens of customer calls each day, they likely have a pretty good feel for what is building or tearing down trust," says Jarman. Companies can learn a lot about customer emotions and sentiments by holding small focus groups with service agents and asking them direct questions about perceived customer feelings and reactions to issues and problem resolution, he adds.

Indeed, a culture focused on customer trust ensures that agents and other company employees will create value with their decisions every time they interact with a customer.

Agents who are able to go beyond solving a customer issue and act as customer ambassadors who meet or even exceed a customer's expectations during a moment of truth can strengthen that customer relationship invaluablely. "Unfortunately, this type of relationship enablement sits in stark contrast to most cost-focused contact centers," says McDonagh.

Instead of focusing on metrics such as average handle time and calls handled per agent per hour, company decision-makers should concentrate on measuring outcomes (e.g., the number of customer issues that were resolved to customers' satisfaction).



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*—Paul Jarman, CEO,
inContact*

“It’s about empowering customer support teams to be able to do what’s right for the customer and then cultivating a culture that encourages and rewards that type of creative customer service behavior,” says McDonagh.

The power of proactive service

Another effective way to leverage the contact center and customer support is by providing customers with proactive service. This type of service can vary by industry and by the nature of a customer’s perceived need. For instance, if an online customer seems to be spending a lot of time on an FAQ page, an agent can initiate a chat invite with an offer to help her find the information she’s seeking.

“Proactive service doesn’t necessarily have to be tied to cross-sell or upsell efforts, but simply to improve the customer’s experience,” says Jarman.

One inContact client that has used proactive support to strengthen customer relationships is H.E.B., a large grocery chain in Texas. For instance, H.E.B. provides proactive services to its customers, such as automatically refilling recurring prescriptions, contacting physicians when a prescription is about to expire, and notifying customers when a prescription is ready to be picked up.

Providing customers with proactive support that anticipates their needs based on customer information that’s collected is a key enabler to establishing customer trust. In the next section of the paper, we will discuss the five steps every company must take to build trust. We’ll also examine how one inContact customer—iJet, a provider of risk intelligence services to governments and corporations—relies on its contact center to create and preserve customer trust.

Five Steps to Building Customer Trust

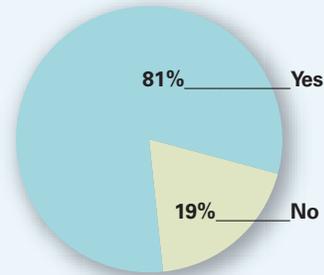
Listening to customers to understand their needs and preferences and then acting on those insights requires a carefully coordinated effort. inContact and Peppers & Rogers Group recommend that decision-makers follow these five steps for achieving a repeatable approach to gaining customer trust:

- 1. Acknowledge the long-term value that customers create.** Communicate to customers regularly how important they are to your organization and how appreciated they are. Also, take the proper steps to measure long-term value effectively.
- 2. Ensure a quality product or service, delivered on time, well executed, and reasonably priced.** This is imperative for business survival. Demanding customers expect nothing less.
- 3. Continuously improve IT and contact center systems and maintain up-to-date customer analytics capability.** A relentless dedication to improving systems and processes will not only make it easier for employees to interact with and support customers, it will also lead customers to trust that the company is capable of delivering what it promises. Robust analytics capabilities can help companies to learn more about their customers and to develop products and services in anticipation of customer needs and ahead of the competition.
- 4. Maintain robust voice-of-customer feedback and interconnection mechanisms.** Companies should provide customers with online forums or other means for interacting with their firm,

The Power of Proactive Communications

Notifying customers about problems or even potential problems with products or services is a way for companies to demonstrate that they’re trying to act in their customers’ best interest and be forthcoming with them. According to an exclusive survey of nearly 600 executives, directors, and managers conducted by inContact and Peppers & Rogers Group, many companies already provide their customers with proactive notifications.

Does the company proactively notify customers of any problems with its products or services whenever they are relevant to the customer?



Source: inContact/Peppers & Rogers Group May 2011 Customer Trust Survey

“Trustability is going to become the single most enduring measurement that a company has to create value and sustainability.”

—Mariann McDonagh, CMO, inContact

as well as with each other. This is another way for companies to demonstrate their transparency with customers. In addition to gathering solicited customer feedback, it's also important to analyze customer sentiment about a company and its products that's delivered via interactions across all channels and touchpoints. This includes mining customer sentiments that can be gleaned from recorded conversations, chats, emails, and mentions about companies in social media channels, since customers don't always share their needs, preferences, and concerns with companies via surveys and other feedback mechanisms.

- 5. Provide stewardship for customer relationships.** A corporate culture focused on trustability has to be driven from the top of the organization and demonstrated across all layers of the enterprise. This will allow companies to make it easy for customers to do business with them. Essential to this is to have dedicated stewards who are responsible for maintaining customer relationships. Also, studies have shown that effective employee engagement and incentives are linked to deeper customer engagement and higher customer satisfaction. So, empower customer agents to make decisions that benefit customers.

Conclusion

In any discussion about the company-customer relationship and building customer trust, it's important to recognize that companies are run and operated by people and that people occasionally make mistakes. Most customers accept this. To lower the frequency of mistakes that can otherwise erode customer trust, decision-makers must ensure that the organization has the right people, processes, and systems in place to generate a high batting average for earning customer trust, says Jarman.

"I've learned as a CEO that if you don't build processes, you don't have consistent delivery, especially in high-transaction environments," says Jarman.

For companies to gain a competitive advantage, they not only need to give the appearance of being trustable by acting in customers' best interest, they also have to proactively demonstrate that they're trustable by competently and consistently delivering on their promises. This can best be achieved by aligning the company's interests with customers' interests.

Trustability is the driver of everything that matters most, whether it's retention, new customer acquisition, cross-sell and upsell, or employee engagement. Developing a deep understanding of customer needs and preferences and then acting on that information is essential in a time of unbending customer expectations.

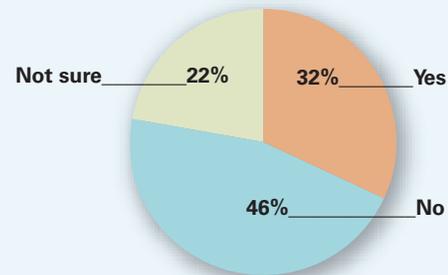
Let's face it: Customers can be tough. But by applying the right mix of people, processes, and systems, as well as building a culture that advocates trust, companies can excel in a business environment where gaining and retaining customer trust is key to survival.

"Trustability," says McDonagh, "is going to become the single most enduring measurement that a company has to create value and sustainability." ■

Sharing Customer Feedback

Many companies gather customer feedback through a variety of means, including surveys and voice of customer programs. However, a high percentage of organizations fail to share what they've learned from customers with their customers, according to a survey of nearly 600 executives, directors, and managers conducted by inContact and Peppers & Rogers Group.

Does your company share the results of customer feedback you've gathered with your customers?



Source: inContact/Peppers & Rogers Group May 2011 Customer Trust Survey

Case Study: iJet



Gaining Trust by Mitigating Risk

As a provider of risk intelligence to companies and governments across the world, iJet has had to earn the trust of its customers, who are betting that the intelligence information they're provided is up-to-the-minute and accurate¹⁵. So whenever iJet sends an alert to customers about an emerging risk—such as an act of terrorism—iJet's 75-person team always confirms the information through at least two highly reliable sources. For example, iJet was able to confirm the November 2008 terrorist attack at Mumbai's Taj Hotel ahead of news agencies such as Reuters and CNN¹⁶.

Given the sensitive nature of risk intelligence, it's critical for iJet to prove to its customers again and again that the information they're receiving is highly accurate and reliable. "I think the best compliment I ever received from a client was hearing that he can go to bed at night knowing that even though his people are working in hairy, scary parts of the world, we're there to answer their calls 24/7 should they encounter any trouble," says Robin Morris, Manager of the WC24 contact center at iJet (WC stands for "Worldcue," iJet's flagship product used to automate and centralize risk intelligence).

"It's the little things you do in customer support that earn a customer's trust."

Having a deeply qualified contact center team, including people who can communicate well and nurture clients in crisis situations, is a critical element in establishing and maintaining customer trust, says Morris. Additionally, although iJet has 30 dedicated contact center agents, each of the company's employees—from the receptionist to iJet's CEO—is trained to provide customer service.

Displaying intent and competence to increase loyalty

That breadth and depth of expertise is just one of the factors that have enabled iJet to earn the trust of its customers. As the company has matured, it has transitioned to redundant, Web-based systems with the assistance of inContact to help provide its customers with reliable service regardless of power outages or other types of disruptions. For example, iJet was able to use its inContact software to quickly assign agents to contact customers potentially affected by the earthquakes in Chile.

"When our clients come into our offices and see all of these components working together, it gives them peace of mind that we've dotted our I's and crossed our T's," says Morris.

As a means of measuring customer loyalty, Morris places the company's retention rate with customers somewhere between 98 and 99 percent. "I don't think we've ever lost a customer due to bad performance or because they were unhappy," says Morris. "When we do lose a customer, it's because of the economy."

Delivering in a moment of truth

Although risk intelligence doesn't always involve life or death, delivering on customer needs can nonetheless make or break a customer relationship. Morris points to one customer's recent moment of truth as an example. She recently assisted a female customer traveling in Eastern Europe who had her purse and passport stolen the day before she was planning to leave the country. A few hours after putting the woman in touch with the correct embassy officials to straighten out the matter, and staying on the line with the parties involved from beginning to end, Morris received a call from a senior security official for the client. It turns out the woman whose purse was stolen is a senior vice president who was traveling with the CEO at the time.

"He told me that my assistance helped iJet's value go up tremendously in the eyes of their executives," says Morris. "It's the little things you do in customer support that earn a customer's trust. You don't necessarily have to be heroic."

inContact

inContact helps contact centers around the globe create profitable customer experiences through its powerful portfolio of cloud-based contact center software solutions. The company's services and solutions enable contact centers to operate more efficiently, optimize the cost and quality of every customer interaction, create new pathways to profit, and ensure ongoing customer-centric business improvement and growth.

For more information visit www.inContact.com.

Peppers & Rogers Group

Peppers & Rogers Group is dedicated to helping its clients improve business performance by acquiring, retaining, and growing profitable customers. As products become commodities and globalization picks up speed, customers have become the scarcest resource in business. They hold the keys to higher profit today and stronger enterprise value tomorrow. We help clients achieve these goals by building the right relationships with the right customers over the right channels.

We earn our keep by solving the business problems of our clients. By delivering a superior 1to1 Strategy, we remove the operational and organizational barriers that stand in the way of profitable customer relationships. We show clients where to focus customer-facing resources to improve the performance of their marketing, sales, and service initiatives.

For more information, visit www.peppersandrogersgroup.com

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