BUSHOR-1406; No. of Pages 10
ARTICLE IN PRESS
Business Horizons (2017) xxx, xxx—xxx

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EXECUTIVE DIGEST

How to date your clients in the 21st century: Challenges in managing customer relationships in today's world

Michael Haenlein

ESCP Europe, 79 Avenue de la République, 75011 Paris, France

KEYWORDS
Marketing;
Customer relationship management;
Social influence;
Social media;
Big data

Abstract Since its first entry into the literature discussion in the 1980s, customer relationship management (CRM) has found its way into nearly every company. Concepts like personalization, loyalty programs, and customer valuation are used regularly to interact with and prioritize customers. Unsurprisingly, this more widespread use has changed our understanding of CRM substantially and as a consequence, the field has seen a remarkable transformation in the past 3 decades. Yet, the CRM strategies implemented by many firms today are frequently still fundamentally based on an understanding of CRM from the early days. The purpose of this article is to outline the origins of CRM and to present the main wisdoms that firms believed to be true about customers 3 decades ago. I then discuss the key insights that academics and managers have obtained in recent years that increasingly challenge those wisdoms. The article ends with an outlook of CRM in years to come and presents some of the major challenges practitioners and researchers will have to deal with in the near future.

1. Swipe left, swipe left, swipe right—It's a match!

Dating, as everyone knows, is never easy. Finding the right person and summoning the courage to invite them for a movie or dinner, all with the Damoclean sword of potential rejection hanging over one's head, is stressful just to think about, let alone put into action. Fundamentally, this has not changed since the time when our grandparents met. What has changed, however, is that in today's world technology plays an as important a role as red roses and 'Will you go out with me?' notes played 2 or 3 decades ago. Now, mobile applications like Tinder allow you to choose dating profiles from a catalogue of nearby options and websites like OKCupid use sophisticated algorithms to find your perfect match (see Kirkegaard & Bjerrekær, 2016).

E-mail address: haenlein@escpeurope.eu
This article is based on a keynote talk at the Inaugural Session of the European Marketing Academy (EMAC) Special Interest Group on Customer Relationship Management, which took place at the EMAC 2017 Conference in Groningen, Netherlands. The author thanks the organizers of this session, Javier Sese and Manfred Krafft, as well as the participants for their helpful comments and discussions.

0007-6813/$ — see front matter
http://dx.doi.org/10.1016/j.bushor.2017.06.002

Companies who own these sites, like the U.S.-based Match Group, generate billions of dollars in revenue by taking the distress out of dating.

Interestingly, the same changes that have revolutionized the way we date have also influenced the manner in which firms and their customers form and maintain relationships. What academics and managers believed to be true about customer relationship management (CRM) in the 1980s and 1990s is, to a large extent, not sufficient for success in today's world. This in and of itself is not very surprising—how can it be sufficient with all the advances that have been made since then? What is surprising, however, is that many firms still rely on these outdated rules in their day-to-day CRM efforts. They may be hidden away in the depths of CRM software, buried in automation tools, and embedded in analysis algorithms, but they constantly influence decisions from the shadows nevertheless. This leads to outcomes wherein firms manage customers like they did 30 years ago without even realizing it. Try to date today using strategies employed by your grandparents and you get an idea of what implications this might have.

2. Once upon a time: The good old world of yesteryear's CRM

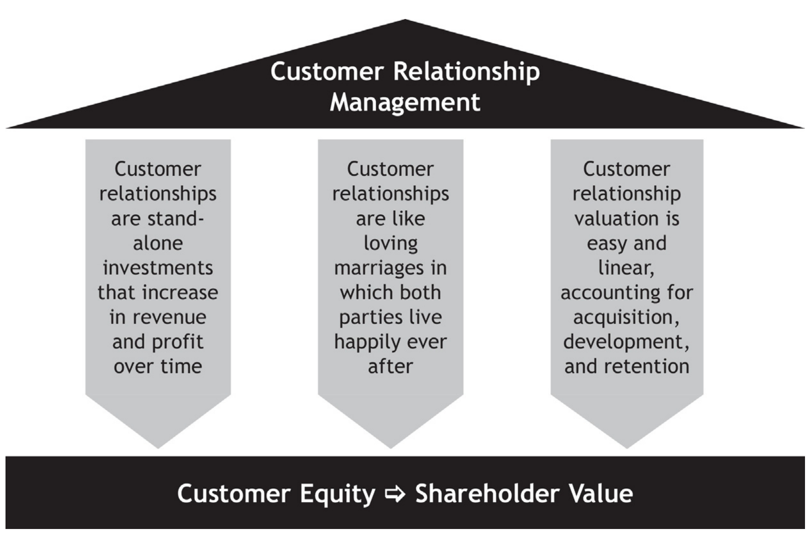
In order to better understand what is different today, we first need to look back at how simple we believed the world to be in the past. To do so, let's focus on the three main pillars that most CRM strategies have been built on and that many companies still believe to be true today (see Figure 1). Like all good fairytales, there is some wisdom in all of these tenets, but they rarely can be taken as literal truth.

2.1. The magic porridge pot: Customer relationships are stand-alone investments that increase in revenue and profit over time

In the 1970s, increasing pressure on marketing budgets and a strong focus on marketing return-on-investment (ROI) resulted in the rise of product line profitability analysis as a tool for marketing management (Beik & Buzby, 1973; Kirpalani & Shapiro, 1973). Firms invested millions of dollars in projects that meticulously allocated costs to products and subsequently focused their efforts on those products (and services) with above-average contribution margin. While successful at first, these strategies frequently resulted in what later was named the ‘profitable product death spiral’ (Rust, Zeithaml, & Lemon, 2000). Many firms neglected to realize that discarding products with negative margins in order to boost profits changes the overall cost structure of the firm. This, in turn, makes other products that used to be profitable now unprofitable, requiring further product eliminations. Sequentially applying this strategy, therefore, leads to fewer and fewer products offered, which ultimately results in single-product firms and potential bankruptcy.

This realization of the risks of product line profitability analysis gave rise to a paradigm shift in marketing in the 1980s and 1990s (Jackson, 1985; Webster, 1992). More effort was put on building long-term customer relationships fueled by studies that showed that such relationships grow in revenue and profit over time (Reichheld & Sasser, 1990). In this new world, companies started to treat customers as investments similar to building a new manufacturing plant. The logic was that acquiring a new customer requires cost (like building a factory would), but this

Figure 1. The three pillars of CRM



investment is subsequently amortized by the steady cash flow that these investments generate. In the following years, marketing managers evolved from managing portfolios of products to portfolios of customer relationships. The ways in which these relationships were managed mirrored the classical management of any other investment. Customers had to be acquired (customer acquisition), maintained and nourished (relationship development), and, at some point once they had reached the end of their life, let go (relationship termination).

2.2. The sleeping beauty: Customer relationships are like loving marriages in which both parties live happily ever after

Early research in relationship marketing and customer relationship management frequently drew on analogies with personal relationships to illustrate key concepts and strategies (Dwyer, Schurr, & Oh, 1987). In order to build a potential relationship, the first step is to make the other party aware of yourself. In personal relationships, this can be achieved by being particularly witty, funny, or well groomed, and in business relationships by having a particularly good offer, attractive price, or irresistible promotion. Once awareness has been achieved, the next step is to explore the relationship. While in your personal life this may consist of taking the other person to a nice restaurant or to the opera, in firms this usually means moving from the trial purchase to the repeat purchase stage. This then lays the groundwork for relationship expansion—think of either a couple's first vacation together or a customer starting to buy other products and services from the same firm.

The ultimate outcome of all these strategies was to achieve the last step: commitment or marriage. It is therefore not surprising that the marriage analogy, although not applicable in all dimensions, has been a key cornerstone of relationship marketing since its beginning (Tynan, 1997, 1999). This analogy is fundamentally based on the idea that the firm-customer relationship should, ideally, last 'until death do us part.' Relationship termination, or churn, had to be avoided at all cost. Consequently, firms invested considerable resources in monitoring relationship quality, developing models to predict when they might be in jeopardy of ending, and proposing strategies to avoid termination called *retention strategies* or *proactive churn management*. Small missteps, like buying from another firm for a short while (a commercial affair, so to say), were easily forgiven. Struggling or lapsed customers required even more favorable offers. Being a relationship manager could feel like being a marriage counselor in those days.

2.3. The magic table, the gold donkey, and the club in the sack: Customer relationship valuation is easy and linear, accounting for acquisition, development, and retention

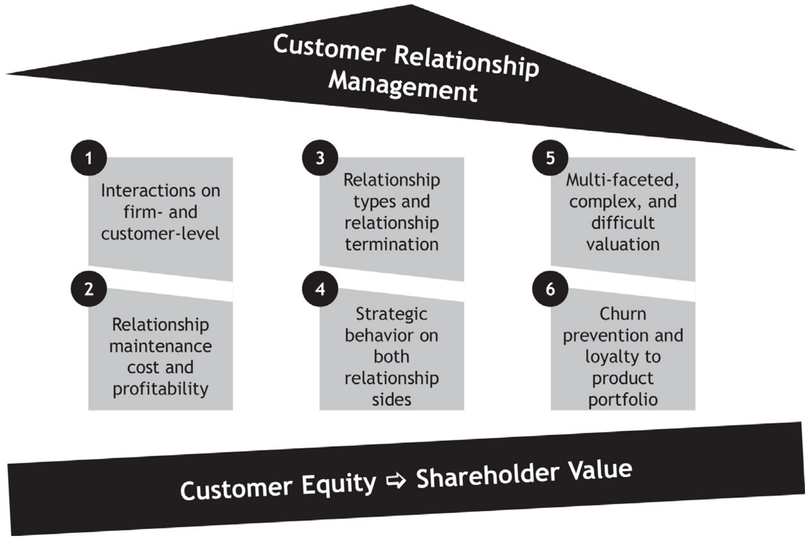
Of course, marketing managers did not go through the pain of all those actions out of the goodness of their hearts. They did so in order to maximize return on their investment or the total value of the relationship. Hence, a long list of models for relationship valuation were developed and implemented by firms, ranging from relatively simple ones (Dwyer, 1989), to industry-specific adaptations (Haenlein, Kaplan, & Beeser, 2007), to complex approaches taking account of the unpredictability in relationship evolution (Schmittlein, Morrison, & Colombo, 1987). Many of these approaches came from the world of direct marketing, an industry particularly interested in finding out who to mail a catalogue to given the substantial investments associated with printing them (Bitran & Mondschein, 1996; Keane & Wang, 1995). Direct marketing tactics were quickly taken up by firms in other industries that had access to the data needed for such calculations, including banks, airline companies, and telecommunication providers.

Conceptually, all of these models borrowed from the two aforementioned pillars. They used approaches familiar from the valuation of investments, specifically discounted cash flow analysis and the net present value (NPV) calculation, to account for the uncertainty of future revenue streams. They also thought of relationship development as a linear process consisting of acquisition, development, and retention. This made relationship valuation relatively easy. It simply required predicting the probability of relationship termination (the retention rate), an assessment of the profit per period (revenue minus cost), and the growth in those profits over time in order to plug it all into a standard NPV formula. Customers were either valued individually or by combined into groups for which an average value was determined. As long as the NPV, usually referred to as customer lifetime value or CLV, was above the acquisition cost, investing in the customer relationship made sense.

3. Wind of change: If only I knew yesterday what I know today

Now we know that the world of CRM is rarely as simple as we believed it to be in the past. Sure, the general idea behind the three pillars mentioned

Figure 2. Key insights that changed the way we see CRM



above still applies to today's marketplace. But research conducted in the past decade has shown that there are subtle distinctions and notable exceptions to those rules. In the following, let's focus on six major insights that firms either frequently forget or are not aware of (see Figure 2).

3.1. We are family: Customer relationships are not independent but interact on firm and customer level

Those of us who paid attention during Finance 101 know that optimal outcomes cannot be achieved when stock investments are considered independent from each other. Instead, it is more efficient to see each individual stock as an element of a portfolio that needs to be calibrated carefully in order to reach an optimal balance of risk and return (Markowitz, 1952). Since customers are just another form of investment, it seems likely that what applies to stocks applies to them as well. Firms usually have hundreds or thousands of customer relationships, each of which represents a certain level of return (i.e., size of future cash flows) and riskiness (i.e., the uncertainty in those cash flows). Like stocks in a portfolio, these relationships need to be balanced in a customer portfolio (Tarasi, Bolton, Hutt, & Walker, 2011). This creates interactions among the different relationships on firm level that need to be considered in CRM strategies. A certain customer might look like an attractive acquisition target when analyzed in isolation, but decrease the return of the whole customer portfolio when considered in the bigger picture.

In addition, customers interact with each other through social influence, which creates a second form of dependency. Concepts like opinion leadership (Corey, 1971) and word-of-mouth (Katz & Lazarsfeld, 1955) have been known to marketing managers for over half a century. Today there is substantial evidence that they play a fundamental role in all aspects of customer relationship management, including customer acquisition (Haenlein & Libai, 2013) and relationship termination (Haenlein, 2013). New marketing tools called word-of-mouth programs (Haenlein & Libai, 2017) have evolved, which specifically aim to leverage such interactions and take advantage of them. On first sight, companies may wrongly assume that social influence only applies to business-to-consumer (B2C) customers with a strong online presence. But research has shown that similar effects exist for business-to-business (B2B) firms (Hada, Grewal, & Lilien, 2014; Kumar, Petersen, & Leone, 2013) and in offline word-of-mouth, which is still more important than online in many settings (Baker, Donthu, & Kumar, 2016).

3.2. Bad romance: The cost of relationship maintenance can be significant and not all customers are profitable

Everyone knows that relationships require work and continuous investment in order to survive. In the early days of CRM, the assumption was that such investments either remain constant over time or increase at a slower rate than revenues, so that the net profit from the relationship could be expected to increase continuously (Reichheld & Sasser, 1990). Today, we know that this is unlikely to be the case. Customers tend to become more demanding by expecting the next interaction to be at least as good, if not better, than the previous one. This requires increasingly higher efforts for firms, which result in rising relationship maintenance cost. Also, since firms tend to focus on keeping those customers who are particularly valuable, long-lasting customer relationships are seen by competitors as an indication of high customer value, making those customers particularly prone to attacks (Subramanian, Raju, & Zhang, 2014). Defending against such attacks, which tend to get more intensive over time, results in increasing cost.

The issue is particularly severe in non-contractual relationships where customers are not locked in and can leave the firm at any moment. In such settings, it is not rare for the cost of relationship maintenance to increase faster than revenue, leading to a point where the customer relationship becomes barely profitable or even unprofitable (Reinartz & Kumar, 2000). Depending on the industry, this phenomenon is so common that about 20% of all long-term customers can be expected to have low or negative profitability (Reinartz & Kumar, 2002). This is consistent with work concerning customer valuation, which has indicated that about 25% (Haenlein et al., 2007) to 30% (Bowman & Narayandas, 2004) of all customers show negative contribution margins. In most cases, therefore, it is not wise to assume that all customer relationships, once initiated, are worth maintenance or retention—similar to the observation that not all marriages are made to last a lifetime.

3.3. It's a heartache: Marriage is just one form of relationship and sometimes divorce is the better option

Most people who decide to get married do not think of divorce from the beginning, despite the apparent rise in prenuptial agreements among millennials (American Academy of Matrimonial Lawyers, 2016). While such optimism is both laudable and romantic, it is, unfortunately, not very smart since about 50% of all marriages in the U.S. will eventually break up. Drawing the analogy to CRM makes it obvious that keeping relationship termination as an option in your back pocket in case things go south is the sensible approach. The flexibility of proactively terminating a customer relationship can have significant value, which should be considered when performing customer valuation (Haenlein, Kaplan, & Schoder, 2006). Several strategies have been suggested on how to manage customer relationships when they turn unprofitable (Haenlein & Kaplan, 2009).

Firms are often reluctant to even consider relationship termination. This is partly because the (nonsensical) mantra, 'the customer is always right,' is hardwired in most marketing managers' brains (Iacobucci, Grayson, & Ostrom, 1994) and partly because relationship termination can be a painful and traumatizing experience (Amato, 2000). By allowing these mindsets to continue, managers forget that 'marriage' is just one among many potential relationship forms that firms and customers can have (Fournier & Avery, 2011), In many cases, customers may simply not be interested in a strong, deep, and emotionally invested relationship with firms since, ultimately, they are not sufficiently interested in the products and services offered. It is not exceptional that firms could achieve the same amount of absolute profit by focusing on their 50% most valuable customers, since the remaining half simply generates value that the unprofitable relationships subsequently destroy (Haenlein et al., 2007).

3.4. Games people play: CRM is a two-way street with strategic behavior on both sides

Firms like to believe that they can outsmart their customers and trick them into doing things that they may not have done otherwise. And why shouldn't they think like that? Research has shown that restaurants can influence purchase behavior by choosing the right background music (Milliman, 1986), that relying on larger package sizes can accelerate consumption (Wansink, 1996), and that sophisticated models allow firms to predict what will be purchased and when with astounding degrees of accuracy (Fader, Hardie, & Lee, 2005a). This assumption has resulted in modern CRM tools that consider customers as complex systems that can be calibrated and optimized by choosing the right (contact) strategies (Kumar, Venkatesan, & Reinartz, 2006; Venkatesan & Kumar, 2004). The rising use of advanced analytics and big data has accelerated this phenomenon even further.

It is problematic that firms tend to forget that customers can also behave strategically. They may, for example, adapt their purchase behavior based on their expectations of future promotions (Lewis, 2005) or switch to a new firm that offers a particularly good deal without having any intention of remaining loyal to it (Lewis, 2004). This phenomenon is particularly important today when clients with strong social media presence can blackmail service providers into receiving special rewards (like upgrades in hotel rooms or discounts on restaurant meals) by threatening them with bad reviews on sites such as Yelp and TripAdvisor. Furthermore, we now know that emotions play a much larger role in customer relationships than what was believed to be the case 2 or 3 decades ago. Customers may feel gratitude in response to certain firm actions

(Palmatier, Jarvis, Bechkoff, & Kardes, 2009) or anger and frustration if they lose status in a loyalty program (Wagner, Hennig-Thurau, & Rudolph, 2009). These emotional reactions can result in erratic and unpredictable behavior with severe negative consequences (Kähr, Nyffenegger, Krohmer, & Hoyer, 2016) that firms need to consider when planning CRM actions.

3.5. Money, money, money: Customer relationship valuation is multi-faceted, complex, and difficult to perform

Customer lifetime value (CLV), or the discounted profits that stem from the purchase of products and services, has historically been considered as the single or at least most important measure of value creation in CRM. Today we know that this is inaccurate and that there are other ways customers can benefit firms (Kumar et al., 2010). One of them is customer social value, which arises from the influence customers have over each other. A specific client may not purchase a product herself, but instead convinces others to start purchasing or to purchase more. The second component is customer knowledge value that stems from customers providing information to the firm (e.g., in the context of new product development) or to other customers (e.g., by participating in online forums). An influential social media celebrity who endorses the firm's product or a client who spends hours every day helping other customers may be as valuable as one who generates direct profit from purchasing the product.

While many firms understand the importance of those alternative sources of value creation, they also struggle to put a dollar value on them. One solution to this problem is to look at the firm's customer equity, defined as the sum of all CLV of all customers. A customer can contribute to customer equity in two ways—either through her own CLV (e.g., by purchasing more) or by influencing the CLV of other customers (Haenlein & Libai, 2017). The question, therefore, is not only how to predict the future purchase behavior of each customer individually, but also how to understand customers' interactions and influence over each other. This requires moving away from a linear analysis of net present value to a more complex investigation of relationships in a simultaneous manner, usually conducted in the form of simulations (Haenlein & Libai, 2013; Rand & Rust, 2011).

3.6. Stand by me: Churn prevention might not be optimal, especially within a product portfolio

A key objective of many firms' CRM strategies has historically been to maximize customer loyalty; for example, a firm might rely on churn prediction and churn prevention tools (Lemmens & Croux, 2006; Neslin, Gupta, Kamakura, Lu, & Mason, 2006). The underlying idea is relatively simple: Instead of waiting until the customer disappears, the company should try to identify clients at risk of leaving and then contact them proactively to make them stay, either by solving any problems that they might have or by offering them a better deal. Today, we know that such proactive churn management may not always lead to the desired effects. Instead of making customers more loyal, it can backfire by motivating them to optimize their deal. This can either result in them leaving for a competitor with a more compelling offer (Ascarza, Iyengar, & Schleicher, 2016) or renegotiating their terms with the firm, which might make the relationship unprofitable (Haenlein & Kaplan, 2009).

Instead of trying to prevent churn, firms might be better advised to accept that customers will eventually leave. In retail, this has been known for a long time under the term 'variety seeking behavior' (Ding, 2007). But with increasingly shorter lifecycles in many product categories, the phenomenon is now spreading to other industries as well. A particularly timely example can be found in the domain of mobile social media (Kaplan, 2012), specifically mobile games, which frequently only manage to keep their customers' interest for several days or some weeks. In such a setting, looking at loyalty for one specific application might simply not be sensible. Instead, firms should focus on loyalty to the whole product portfolio and continuously try to develop new options that customers can churn to. The French company Ketchapp is following this strategy, having released a total of 115 games since its founding in 2014.

4. Back to the future: The big issues firms will face in years to come

Do all of these new insights mean that we now know everything about CRM that there is to know? Is it sufficient for firms to adapt their CRM strategies to these new beliefs in order to be safe for years to come? Most likely not. The rise of big data and social media (Kaplan & Haenlein, 2010) will by all likelihood result in a further fundamental transformation of the world of CRM in the near future. The following four areas will be particularly impacted in this context.

4.1. The social network

Given the interdependencies of customer relationships and new forms of customer value creation, it seems increasingly likely that firms may want to incorporate information on the social relationships between their clients into their CRM strategies. This raises two important questions. First, how to know who is friends with whom in the firm's customer database? Previous research has shown that mobile phone calls can be used to approximate social relationships reasonably well (Onnela et al., 2007) but few firms have access to this type of data. Second, and even more importantly, is it realistic to assume that customers always rely on the same social network for information and advice—or are different sub-networks activated depending on the type of product or type of information? Is the friend you ask for advice when buying a new car the same person you get in touch with when purchasing a new PC or looking for the hippest restaurant in town?

Related to this point is the fact that, realistically, only few firms have the ability to obtain social network information and include it into their decision making systematically. This raises the question: What should all the other companies do? Are there reliable proxy measures that, although not ideal, can help to take better decisions? One of such proxies that has been used in the past is the number of social connections that a user has, which helps to identify particularly influential hubs (Goldenberg, Han, Lehmann, & Hong, 2009). In CRM, however, interest lies less in the number of connections but more on how much revenue can be generated from each of them. Since we can expect that high-revenue customers are likely to cluster together due to a phenomenon called ‘assortativity mixing’ (Haenlein, 2011), a different set of indicators might be needed. Identifying meaningful measures in the intersection of social network analysis and CRM will be a challenge to be solved in the near future.

4.2. The rainmaker

The rise of social media applications like YouTube and Twitter (Kaplan & Haenlein, 2011a) has created a new type of job that did not exist some years ago: the professional influencer. According to estimates from Webfluential, a YouTube celebrity with 500,000 subscribers can earn up to $10,000 per video and a Twitter star with 500,000 followers up to $3,000 per tweet. How should firms deal with this new phenomenon? Research on social influence has nearly exclusively focused on influencers and opinion leaders who achieved their status organically. Do professional influencers behave in a similar manner as organic ones? Is the influence they spread more similar to social influence and word-of-mouth or to traditional advertising? How much should a firm rely on the endorsement of such a group and, if relevant, how much should it pay for it?

Another question deals with the differences between positive and negative word-of-mouth. The use of influencers and opinion leaders has up to now only been studied in the context of spreading positive information or amplifying such information (e.g., in the context of viral marketing campaigns) (Kaplan & Haenlein, 2011b). But today, companies are increasingly facing the situation in which the focus is on dampening the effect of negative word-of-mouth. Take United Airlines, for example, which was involved in a series of scandals in 2017 ranging from denying customers boarding due to their clothing style (referred to as ‘LeggingsGate’) to the forceful removal of a client from an overbooked plane. Are the strategies to combat such negative word-of-mouth the same ones as the ones recommended for the amplification of positive word-of-mouth—or is a different set of approaches needed in this case?

4.3. A few good men

A topic that has been surprisingly absent from the mainstream discussion in CRM is the question of ethics. Take value-based customer management, for example, which ranges from the preferential treatment of customers with particularly high value to the termination of relationships with unprofitable clients. Should significant differences in the way customers are treated be allowed in industries that provide essential services, such as basic banking or healthcare? Given the specific characteristics of European management (Kaplan, 2014), the issue appears to receive more interest in Europe where, for example, the German government introduced a law in 2016 that gives each person the right to a basic form of current account. Are similar types of regulations needed in other countries and/or other industries? Should there be general limits to value-based customer management? Is it, for example, ethical to deny boarding to an airline customer if the flight is overbooked in order to give the seat to a higher value client?

Other questions deal with the collection and use of personal data in the context of social media and big data (Wedel & Kannan, 2016). Do we need rules and ethical guidelines that limit the amount of data that can be collected by internet service providers, given the new privacy rules used by the FCC in the U.S.? Or is the problem less the collection of data and more the consolidation of data from different sources, especially in a world where data can be continuously collected using the Internet of Things (Ng & Wakenshaw, 2017)? How can firms still use sophisticated analytics if the raw data needed for such methods can no longer be stored over an extended period of time (Holtrop, Wieringa, Gijsenberg, & Verhoef, 2017)? Should there be ethical or legal limits for the amount of personalization offered or is it acceptable that a health insurance provider offers different prices to customers who allow remote access to their fitness-tracking device?

4.4. The color of money

Ultimately, the goal of any CRM strategy is to increase customer equity, as there is a close relationship between customer equity and market capitalization (Kumar & Shah, 2009; McCarthy, Fader, & Hardie, 2017). This makes questions of customer valuation central for most firms. While there have been significant advances among academics in this area over the past years, which allow us to account for unobserved information (Sunder, Kumar, & Zhao, 2016), clumpy transaction behavior (Platzer & Reutterer, 2016), and the specific characteristics of noncontractual relationships (Fader, Hardie, & Lee, 2005b), many firms still rely on relatively simple models. This is surprising since more sophisticated models tend to significantly outperform simpler ones in predictive accuracy while remaining relatively easy to implement even in standard software environments (Fader, Hardie, & Lee, 2005a). More research is needed to better understand the reasons that drive companies to avoid adopting more sophisticated techniques and how to overcome those obstacles.

Finally, there is a question as to whether it is still sensible to differentiate the three main stages of the CRM process (i.e., relationship initiation, maintenance, and termination) (Reinartz, Krafft, & Hoyer, 2004). On the one hand, in markets where customers interact with each other, firms can no longer separate between offers targeted at acquisition and retention since clients share information even without the firm's knowledge (Malthouse, Haenlein, Skiera, Wege, & Zhang, 2013). On the other hand, firms who manage a portfolio of related product categories—such as Apple with its range of iPhones, iPads, and watches—are often not able to separate between customer acquisition and development (e.g., is purchasing an iPad in addition to an iPhone acquisition or development?). Given the interdependencies between customers, firms, and products, a linear CRM process might no longer be adapted to most settings.

5. The invisible CRM

All CRM strategies, even the most sophisticated ones, assume that the customer is actually interested in having a relationship with the firm. But what if this is not the case? Ultimately, there are only relatively few product categories and brands that customers want to interact with—a concept that has been known to marketing managers for decades under the term (high) involvement (Zaichkowsky, 1985). For all other cases, the reason that clients remain loyal to a brand is much less the Holy Grail of attitudinal loyalty but much more a combination of habit, inertia, and switching cost. It just seems too much hassle to buy another type of pasta than the one you usually get or to cancel your home insurance to be worth the effort. For these cases, the best options for firms will be to let CRM disappear completely in the background. This can be done by building product ecosystems (like the Apple Universe) that make the addition of new products quick and easy or by working with connected objects (like Amazon's Dash Button) or by customizing products and service experiences in the background for each individual customer.

In a world where all firms want to engage their customers in a conversation, it might be difficult to accept that the other party might not want to talk to you. But, then again, the person who tries too hard is rarely the one who will be able to arrange for a second date. In Greek mythology, the god of love, Cupid, was famous for shooting his arrows without ever being seen and, hence, for arranging love from the background. The CRM managers of the future might take him as an example of how to date their customers.

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