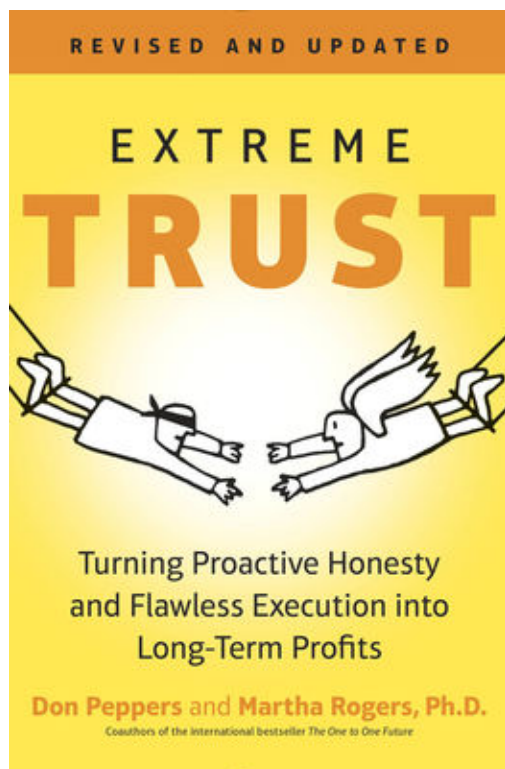


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How companies can stay competitive in a world of total transparency. With their first book, 1993's *The One-to-One Future*, Don Peppers and Martha Rogers introduced the idea of managing interactive customer relationships, long before the Web and social networking made it standard business practice. With *Extreme Trust*, they look to the future once again, predicting that rising levels of transparency will require companies to protect the interests of their customers and employees proactively, even when it sometimes costs money in the short term. The importance of this "trustability" will transform every industry. Retail banks won't be able to rely as much on overdraft charges. Consumers will expect retailers to remind them when they have unused balances on gift cards. Credit card companies will coach customers to avoid excessive borrowing. Cell phone providers will help customers find appropriate calling plans for their usage patterns. Success won't come from top-down rules and processes, but from bottom-up solutions on the part of employees and customers themselves. And the most successful businesses will earn and keep the extreme trust of

everyone they interact with

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