

EARNED · PREFACE

Preface

Preface of Earned

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THE LICENCE

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A NOTE BEFORE YOU READ

This work is offered for education and leadership development. It is not legal, financial, accounting, investment, medical or psychological advice; take the advice of a qualified professional who knows your circumstances. Companies and events are described from the public record as the author understands it; characterisations are the author's analysis. Examples are illustrative, and no particular outcome is promised to any reader.

ABSTRACT

A company that has just lost its customers' trust almost never learns about it from the customers. It learns from a churn dashboard, three quarters late, in a cohort that has already gone quiet. By then the decision that caused it — a repricing memo, a rewritten support script, an integration that made the data flow one way it had not flowed before — is buried in a quarter that closed clean and looked, at the time, like good management. Nobody was villainous. Somebody was optimizing. This is the shape of the problem this book is about, and the reason it resists the tools normally aimed at it. Trust does not fail loudly. It fails on a delay, in a different department from the one where it was spent, and it fails in a currency your finance function has no line item for. The consequence arrives as a rising cost of acquisition, a longer sales cycle, a discount you have to offer now that you did not have to offer before, a regulator's letter, a journalist's call. Each of those gets handled by whoever owns it. None of them gets traced back.

PREFACE

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The record of expensive decisions

HAUTE LUMIÈRE · EARNED · PREFACE

A company that has just lost its customers' trust almost never learns about it from the customers. It learns from a churn dashboard, three quarters late, in a cohort that has already gone quiet. By then the decision that caused it — a repricing memo, a rewritten support script, an integration that made the data flow one way it had not flowed before — is buried in a quarter that closed clean and looked, at the time, like good management. Nobody was villainous. Somebody was optimizing.

This is the shape of the problem this book is about, and the reason it resists the tools normally aimed at it. Trust does not fail loudly. It fails on a delay, in a different department from the one where it was spent, and it fails in a currency your finance function has no line item for. The consequence arrives as a rising cost of acquisition, a longer sales cycle, a discount you have to offer now that you did not have to offer before, a regulator's letter, a journalist's call. Each of those gets handled by whoever owns it. None of them gets traced back.

So the standard response is to communicate. Brand campaigns about integrity. A values page. A trust center with a lock icon on it. A CEO letter that uses the word "transparency" four times. And this response is not merely insufficient, it is diagnostic: a company that is manufacturing trust rarely needs to talk about it, and a company that talks about it constantly is usually substituting the talk for the manufacturing. The talk is cheap, which is exactly the property that disqualifies it. Anyone can say they put customers first. The words cost nothing to produce, which means they carry no information — a competitor who does the opposite can say the identical sentence at the identical price. Whatever it is that customers are actually reading when they decide you are safe, it is not that.

What they are reading is your record of expensive decisions. Trust is the residue of choices made at moments when the choice cost you something — when your interest and the customer's interest pointed in different directions and you could have taken the money, and instead you told them the thing that lost you the sale, or issued the refund nobody would have asked for, or declined to ship the feature that would have printed revenue and quietly degraded the product. That is the whole mechanism. It has to hurt or it does not count, because the hurt is the only thing that separates you from the company that is merely saying the same words. Every trusted institution you can name is sitting on a pile of those decisions. Every collapsed one made the opposite choice in exactly those places, usually for defensible reasons, usually incrementally, usually while its stated values remained unchanged on the website.

Which means trust is not a feeling that marketing manages. It is an asset, and it is manufactured — assembled in specific, boring, locatable places. It lives in your pricing page and your renewal terms. In what your disclosure says and what it omits. In how much authority the person answering the phone actually has to make a customer whole without escalating. In what happens in the first four hours of an incident. In what you do with data you are legally permitted to use. In whose side you take when you are taking money from both sides of a transaction. Those are the factory floors. Trust is built there and it is destroyed there, and nowhere else. A campaign cannot deposit into an account that only accepts deposits in the form of foregone revenue.

This book takes the asset apart and shows you the machinery that produces it. It is organized in the order the machinery has to be built, because the parts are not independent — a company that cannot keep the promises it has already made without knowing it made them has no business attempting sophisticated disclosure, and a company that discloses well but has no mechanism for declining revenue will find its disclosures growing steadily more careful and less true. Promise, then disclosure, then restraint, then conflict, then consistency. Each is a precondition for the one after it. Then three chapters on the conditions that break all of it: the worst day, when the incident is real and the instinct is to protect the company; the front line, where a person with no authority is asked to represent a promise the company made; and the automated system, which will keep whatever promise you encoded and no other.

What this book refuses to do is give you a way to feel better about your intentions. There is no assessment here that ends with a score and a congratulation. The exercises in these chapters are designed to produce uncomfortable numbers: the revenue you are currently taking that you would not take if you were building the asset, the promises you are carrying that you have never inventoried, the specific decisions where you are drawing down a balance you did not know you had. If the book works, it will make some quarters harder before it makes any of them easier. It also refuses the flattering story that the trusted companies are the good ones. They are not, particularly. They have built machinery that makes the expensive choice automatic — that takes the decision out of the hands of a manager under pressure at the end of a bad quarter — and they have built structures that make reversing that machinery costly for whoever inherits it. Virtue is not the input. Structure is. This is good news, because structure is buildable and virtue is not distributable.

I came to this from the inside of the problem rather than from a chair beside it, working with operators on the decisions themselves — the pricing committee, the incident review, the disclosure that could be written two ways. The vantage is deliberately low. Most of what is written about trust is written at the altitude of brand, where the mechanism is invisible and everything resolves into reputation. The interesting action is three levels down, in the sentence of the contract, in the refund authority limit, in the default state of a checkbox. That is where the money changes hands and where the asset is actually made.

By the end you will be able to do four things. Name every place your company is currently spending trust, with the amounts. Price the deposits you are not making, so that the choice to keep not making them is at least an explicit one. Distinguish, in your own operation, the trust you have earned from the trust you have merely been extended and not yet spent — because the second kind is a loan that comes due. And write at least one constraint into your company that your successor cannot quietly remove, which is the only form in which any of this survives you.

That last one is the real test. Anything you hold in place by personally caring about it lasts exactly as long as your tenure and not one day longer. The work is to build it into the structure so it outlives the person, and that is what the final chapter is for. Everything before it is preparation.

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