

STEVEN VAN BELLEGHEM



*How to create **lasting customer value**
in an **AI**-driven world*

Lannoo
Campus

CONTENTS

INTRODUCTION

9

The AI priest from Wisconsin	10
Civilizational change	11
Why efficiency is not an AI end strategy	13
From perfection to connection	14
Four strategic questions	15
My ambition for this book	16
My AI disclaimer	17

GLOSSARY

21

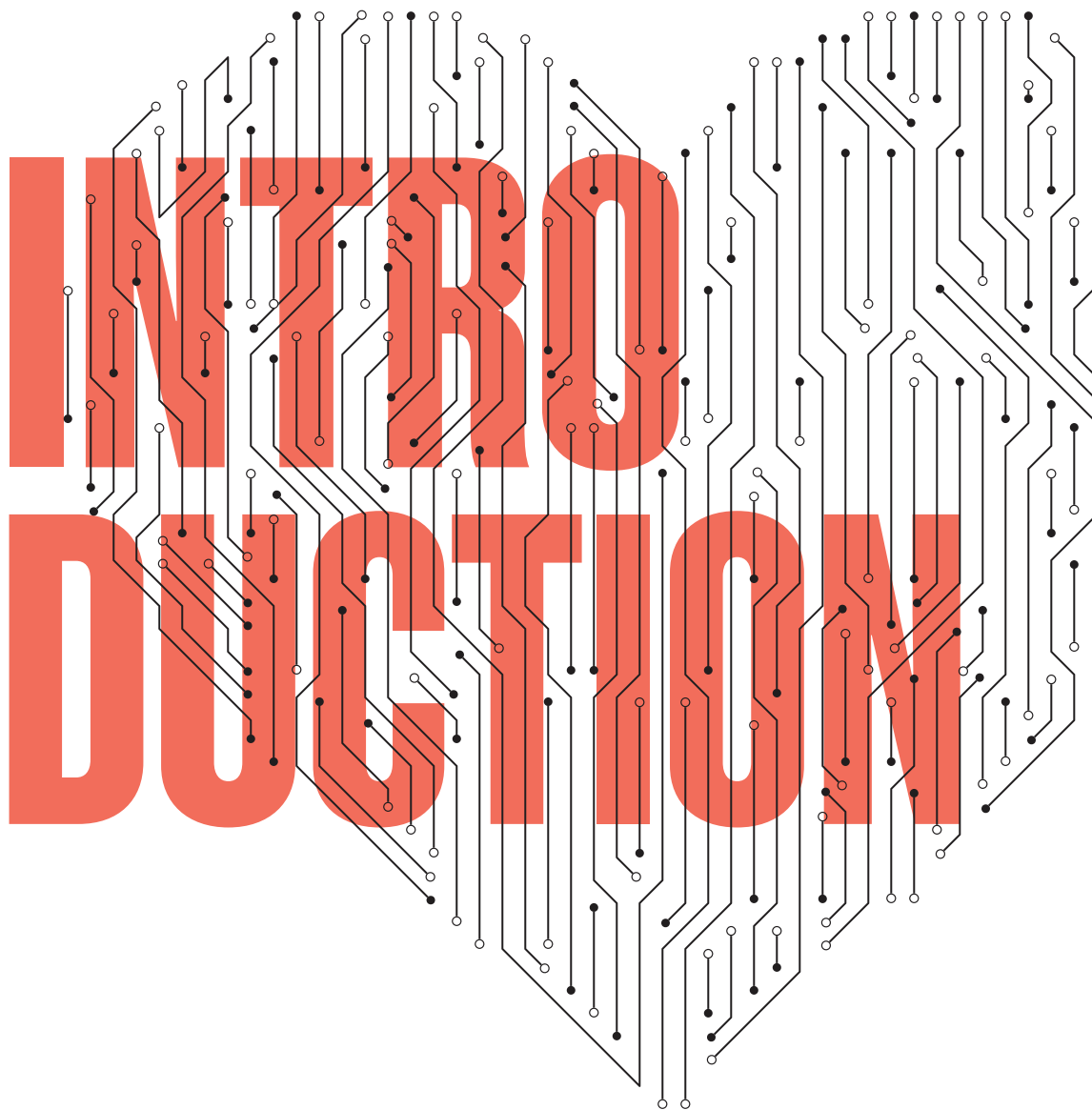
1 THE AI-DRIVEN CUSTOMER

27

The less people know about AI, the more enthusiastic they are	28
AI-driven search: from searching to being found	30
New gateways to life and business	32
The danger of invisibility and short-sightedness	36
When invisibility becomes commercial	41
Zero-search effort drives prices down	43
Addressing declining customer loyalty due to AI	48

2	REINVENTING CUSTOMER LOYALTY	51
	Is AI the breaking point in customer loyalty?	52
	Why AI could become a turning point	55
	Platform loyalty, not brand loyalty	67
	What to do to build loyalty	71
3	TRANSACTIONAL LOYALTY	75
	A2A	77
	Objectives of transactional loyalty	79
	The personalization ladder	82
	Make your knowledge accessible	89
	What to do about transactional loyalty	94
4	TRANSFORMATIONAL LOYALTY	97
	Humanoids do more than load the dishwasher	98
	AI companions: a rising star	101
	The most difficult choice of your life?	105
	When loyalty becomes transformational	106
	AI brand companions	112
	What to do about transformational loyalty	116
5	DEEP LOYALTY	121
	The three forces of deep loyalty: connection over perfection	123
	Community and non-scalable actions	128
	Adding deep loyalty to transactional loyalty	134
	What to do with deep loyalty	139

6	HUMAN AT THE CORE	151
	Skills become a commodity	154
	From “worthless” to valuable	157
	The power of human presence	161
	Human qualities vs. AI first	168
	What to do with a human-at-the-core strategy	174
7	DEEP LOYALTY STRATEGY	179
	Five CX models for future customer relationships	182
	What to do with the five CX models and the loyalty levels	195
8	DEEP LOYALTY LEADERSHIP	203
	The 2040 mindset	205
	Evaluate your CX and AI culture	208
	Keep your lens open	211
	A ROMY BELL STORY	219
	73%	220
	ACKNOWLEDGMENTS	233
	NOTES	237



THE AI PRIEST FROM WISCONSIN

Most people would point to November 2022, the launch of ChatGPT, as the moment they realized that AI had truly broken through. For me, that realization came about six months later. During those first six months, like most people, I focused on the enormous efficiency gains this technology made possible. That changed in mid-2023. I had been invited to deliver a keynote at an American insurance company in Wisconsin. Before my presentation, my client told me how he was using ChatGPT.

"I created a custom GPT that I use as my personal priest. Every day, I set aside time for reflection and prayer. Twice a week, I meet with a priest to discuss my faith and engage in guided prayer. Over the past four weeks, I've also had a daily session with my own AI priest, trained on my personal data, my religious beliefs, and the context of my personal life. Thanks to my personalized AI priest, I'm able to experience my faith on a much deeper level. I still have sessions with the 'real' priest, but they're becoming less and less relevant. Right now, I find myself wanting my AI sessions to last longer because they're so much more intense."

At that moment, I realized that the business world is looking at AI with blinders on. The words efficiency and productivity echo through every boardroom, while customers will use AI in an entirely different way. For the average person, AI can certainly perform a number of tasks more efficiently, but its real purpose is to add value to what each of us finds important in life. That was when I knew: everything is going to change, and not in the way most business leaders currently realize.

CIVILIZATIONAL CHANGE

In September 2025, I attended a lecture by Condoleezza Rice (1954) in San Francisco. Dr. Rice served as Secretary of State under the Bush administration. Since September 2020, she has been the Director of the Hoover Institution at Stanford University. In that role, she continues to influence international affairs policy. Both her vision and her presence were impressive. She shared her perspective on the United States' strategy for artificial intelligence. One thing was clear: she was razor-sharp and incredibly ambitious. In her view, the United States had no choice but to be the first to develop Artificial General Intelligence (AGI), thereby strengthening its global influence. Dr. Rice did not want to wake up one day and read that China had achieved AGI first. It was abundantly evident that she was fully up to date on the latest AI trends and their impact on the global balance of power.



Her closing remark, “This is a moment of Civilizational Change,” stayed with me. Civilizational Change is more than a technological or economic shift. It is a period in which the fundamental way we live, work, think, and coexist changes. The infrastructure of society, economically, culturally, technologically, and even spiritually, is rebuilt. It is not an update to the system; it is a new system. Earlier transformations include the Agricultural Revolution (10,000 BC) and the Industrial Revolution (18th–19th century). The United Nations describe the AI (r)evolution in their Development Programme (UNDP, Human Development Report 2025) as a new phase of Human Development, in which everything people create will from now on always be developed together with AI.

AI is changing society in three fundamental ways:

1. Within a short period of time, it will affect the majority of people. The way we live and work together is changing structurally on a global scale.
2. The structures themselves are being transformed: the knowledge industry is being reshaped, and global economic and power structures are shifting along with it.
3. It completely changes the relationship between people and technology, and that may be the most profound change of all.

During the previous two revolutions, in agriculture and industry, people used new tools and machines to work more efficiently. We are now entering a cognitive transformation. **Earlier revolutions strengthened our muscles; this one strengthens our minds.** A farmer who stubbornly refused to use a tractor and insisted on doing everything by hand did not survive. A white-collar employee who rejects AI today and insists on doing everything manually will not survive either. Companies around the world are currently exploring how they can use AI in their day-to-day operations. Everyone is experimenting, doing their best to learn, running into the system’s limitations, and experiencing their first successes. Within five to ten years, the way we collaborate with colleagues, suppliers and customers will have fundamentally changed.

In this book, I want to describe how to navigate this moment of Civilizational Change, and as always, my focus is on the customer: How do you create value for customers in a world where AI is everywhere?

WHY EFFICIENCY IS NOT AN AI END STRATEGY

One of the challenging consequences of AI is a significant increase in customers' overall expectations. For two years running, the Forrester Brand Experience Rankings (2024/25) have found that customer satisfaction in the United States is lower than ever. Is that decline caused by a lower level of service or by higher expectations? It turns out that rapid technological progress is causing people to expect more and more from companies. We are developing zero tolerance for poor customer service. This rise in expectations also applies to human interaction. AI will raise the bar for the people who remain in customer service and even for professions where AI cannot replace the human element, such as plumbing and surgery. Overall expectations will continue to rise.

If you focus solely on efficiency, you put yourself into a downward spiral: less differentiation, more price pressure, and ultimately less loyalty. AI and customer experience are about far more than increasing productivity and efficiency. McKinsey's research confirms that the highest-performing companies place greater emphasis on creating new customer value and developing new business models through their AI strategy, while average performers focus primarily on improving efficiency¹. AI-driven efficiency is the first stop along the way. It will become a minimum requirement: an important step forward, but not the final destination. AI enables everyone to achieve a seven out of ten. Once the four out of ten disappears, the competition shifts more than ever toward achieving a nine out of ten. That is what this book is about: how you can continue to make a meaningful difference in an automated world.

FROM PERFECTION TO CONNECTION

The moment transactional interactions become flawless, connection becomes more important than perfection. Transactional loyalty is only the starting point. People want to buy from companies when it's incredibly easy, but that is not enough. Transactional loyalty is very fragile. It is tied to the convenience a company offers. To build loyalty to the company itself, you need a deeper relationship. When a company connects with you on a personal level, that stays with you. When we moved several years ago, I initially found it difficult to leave our old home behind. I had to say goodbye to it in a way. After we had moved, our real estate agent came to visit us. Suddenly, he was standing at our new front door with a personalized piece of artwork of our former home. He had sensed how important that house was to us and had this artwork made especially for us. You never forget something like that. That is connection.



CONNECTION
OVER
PERFECTION

Companies that truly stand out go a step further. They build what I call deep loyalty: a form of loyalty that is not based on convenience or habit, but on identity, community, and contribution. Customers no longer see themselves merely as customers, but as part of something bigger. That kind of loyalty cannot be replicated by an algorithm. It survives price comparison tools, ultra-smart AI assistants, and the next wave of technological change. The real estate agent who gave us that artwork did something an automated system could never have conceived. He followed his intuition based on the conversations he had had with his clients. Finally, he acted in a way that was inherently non-scalable, and that is precisely why it resonated so deeply. In a world where everything is becoming scalable, the non-scalable becomes incredibly valuable. Building genuine connections with your customers becomes a unique capability in a world increasingly driven by automation. That creates a sense of deep loyalty, which we will explore further in the chapters ahead.

FOUR STRATEGIC QUESTIONS

At the beginning of this book, I would like to offer four strategic questions. Discuss them with your executive team, your colleagues, and even your customers. Keep them in mind and reflect on them as you work your way through each chapter.

1. In 2040, will your customers still choose to buy from you themselves, or will an algorithm make that decision for them?
2. Are you investing enough in the connection with your customers, or is your primary focus on the efficiency of the relationship?
3. Are there non-scalable interactions with your customers that truly delight them? Do you sufficiently realize the importance of non-scalable interactions?
4. How will you create value for your customers in the future?

The philosophy of this book and its various models will help you formulate your own answers to these four questions. In many companies, I see countless tactical questions about AI. How can we make our website agent-friendly? Can we build our own internal version of ChatGPT? Those kinds of questions. This book is primarily about developing a strategic vision for how you can continue creating value for your customers in the future. In reality, it is not about AI. It is about what remains once AI has taken over everything that can be taken over: the irreplaceable. Before you continue reading, ask yourself one more question: if your company disappeared tomorrow, how many customers would notice, and how many would truly miss it? Keep your answer in mind. I'll ask you the same question again at the end of this book.

MY AMBITION FOR THIS BOOK

Whenever you talk to experts about AI, you always hear the same thing: it's going so incredibly fast and it's difficult to keep up with all the developments. Over the past few months, I have often been asked: "Steven, how can you write a book about this subject when everything is constantly evolving? By the time it is published, much of its content may already be outdated." Well, my ambition with this book is to write about AI in such a way that its core idea will still be relevant in 2040. **Most AI authors and speakers focus on the technology. I'm not a technologist, I'm a customer person.** Technology changes rapidly, but human needs are far more stable. If you were to reread this in 2032, the examples and tools might feel outdated, but the underlying principles should still hold true. Let's meet again in 2040 and see whether this ambition has stood the test of time.

MY AI DISCLAIMER

I enjoy writing. I genuinely love the process of writing a book. There is nothing more rewarding than seeing your ideas take shape and being able to develop them in depth. *Deep Loyalty* is my seventh management book in sixteen years. While writing my previous six books, I noticed every single time that the most important outcome was my own learning curve. During the writing process, I quickly discover what I truly understand and where my knowledge is still quite superficial. The research and thinking behind that depth are the learning curve. My keynote presentations would never be of the same quality without writing my books. With this learning curve effect in mind, I gave careful thought to how I wanted to use AI while writing it.

When I was finishing *A Diamond in the Rough*, ChatGPT had just been released. At the time, I made limited use of it. For this book, I made extensive use of AI. So what was AI's contribution to this project? I always begin by creating a detailed outline of what the book will look like. That process usually takes about a year. Each time I completed a new version of the outline, I asked AI for feedback to improve it. I refined the structure, my AI partner provided suggestions, and I decided which recommendations to adopt and which to ignore. **AI is also outstanding when it comes to finding scientific sources to support or reject my hypotheses.** Most of the time, I used Perplexity to identify relevant academic literature, allowing me to quickly access the right articles.

I was determined to do the actual writing myself. When you're responsible for developing the structure, choosing the words, and explaining the underlying ideas, your learning curve is at its highest. After finishing each chapter, I asked AI for feedback. Sometimes it offered golden insights, and sometimes its suggestions were completely useless. The choice was always mine, but having a writing partner like that is incredibly valuable for improving the quality of your work. Only two parts of this book were written by AI. First the explanatory AI glossary at the beginning, intended

for readers with limited knowledge of AI. I couldn't have produced a better version myself, and it wouldn't have contributed to my learning curve anyway. In addition, the Romy Bell epilogue was written by AI in co-creation with me. I developed the storyline and its progression, after which AI wrote the text based on an analysis of my three previously published thrillers.

Writing a book with AI is completely different from writing one without it. You save an enormous amount of time during the research phase, you gain a sparring partner, and, if you make the right choices, you preserve your own learning curve.

**IF WE WANT OUR
BRANDS TO REMAIN
STRONG IN AN
AI-DRIVEN WORLD,
WE MUST REDEFINE
THE CUSTOMER
RELATIONSHIP.**



GLOSSARY

AI concepts explained for readers who don't work with the technology on a daily basis.

Term	Explanation
A2A – <i>agent to agent</i>	The next step beyond agentic commerce, where a customer's AI agent communicates directly with a company's AI agent to complete a transaction. No human is involved on either side. This represents the ultimate form of automated service delivery.
A2A protocol (<i>Google</i>)	A technical standard introduced by Google in April 2025 that enables AI agents from different vendors to communicate with one another regardless of the platform they use. It is comparable to what HTTP was for the early internet: a common language that connects everything. Today, it is supported by more than one hundred technology companies, including Salesforce, SAP, and PayPal.

Term	Explanation
<i>agentic commerce</i>	A form of commerce in which AI agents take over the entire purchasing process on behalf of the consumer. From product discovery and comparison to the final purchase, the customer no longer has to do anything. The agent decides, acts, and confirms the transaction. This fundamentally changes how brands reach customers.
<i>AGI – artificial general intelligence</i>	A hypothetical next stage of AI development in which a system is no longer specialized in a single task but possesses general intelligence comparable to, or exceeding, that of humans. AGI does not yet exist, although some researchers expect it to emerge within the next decade.
<i>AI-agent</i>	An AI system that not only provides answers but also performs tasks autonomously. An AI agent can search, book, order, or negotiate on your behalf without requiring your direct involvement. The difference is simple: a chatbot talks, an agent acts.
<i>API integration</i>	A technical connection between two systems that allows them to exchange data automatically. When an AI agent places an order on your behalf at a webshop, this happens through an API. For brands, this means your systems must be machine-readable to remain discoverable in a world increasingly driven by AI agents.