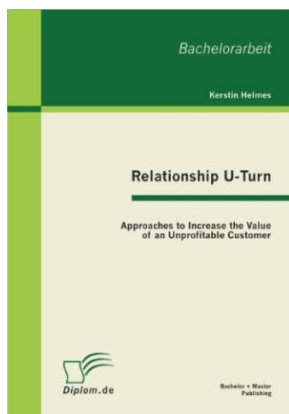


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RELATIONSHIP U-TURN: APPROACHES TO INCREASE THE VALUE OF AN UNPROFITABLE CUSTOMER



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