

Total Marketing

The business of integrating
consumers, employees,
and company networks

Mara Cassinari
and
Frank Pagano

Series in Business and Finance



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List of Acronyms

| | |
|--------|---|
| 4 P-s | Product, Price, Placement, Promotion |
| ABB | Asea Brown Boveri |
| AI | Artificial Intelligence |
| AR | Augmented Reality |
| B2B | Business To Business |
| B2B2C | Business To Business To Consumer |
| B2C | Business To Consumer |
| BBC | British Broadcasting Corporation |
| BoA | Bank of America |
| Capex | Capital Expenditures |
| CBDC | Central Bank Digital Currency |
| CDP | Customer Data Platform |
| CEO | Chief Executive Officer |
| CFO | Chief Financial Officer |
| CHRO | Chief Human Resources Officer |
| CIO | Chief Information Officer |
| CLV | Customer Lifetime Value |
| CMO | Chief Marketing Officer |
| COGS | Cost Of Goods Sold |
| CPM | Cost Per Thousand |
| CRM | Customer Relationship Management |
| CRO | Contract Research Organization |
| CSAT | Customer Satisfaction (<i>Score</i>) |
| CTO | Chief Technology Officer |
| CX | Customer Experience |
| CXO | Chief Experience Officer |
| DAO | Decentralized Autonomous Organization |
| DeFi | Decentralized Finance |
| DPP | Digital Product Passport |
| DTC | Direct To Consumer |
| EBITDA | Earnings Before Interest, Taxes, Depreciation, Amortization |
| ETF | Exchange Traded Fund |
| EU | European Union |
| EX | Employee Experience |
| FDA | Food and Drug Administration |
| FMCG | Fast Moving Consumer Goods |
| FTE | Full Time Employee |
| GA | Google Analytics |
| GDPR | General Data Protection Regulation |
| Gen AI | Generative Artificial Intelligence |
| HR | Human Resources |
| ID | Identity |
| IoB | Internet of Behavior |
| IoT | Internet of Things |
| IT | Information Technology |

| | |
|-------|--|
| KPI | Key Performance Indicator |
| LLM | Large Language Model |
| MAU | Monthly Average Users |
| MIT | Massachusetts Institute of Technology |
| MR | Mixed Reality |
| MX | Multiexperience |
| NFT | Non-Fungible Token |
| NPS | Net Promoter Score |
| OEM | Original Equipment Manufacturer |
| P&L | Profit and Loss (<i>Account</i>) |
| PYUSD | PayPal's stablecoin (anchored to the US dollar) |
| R&D | Research and Development |
| RPA | Robotic Process Automation |
| RWA | Real World Assets |
| RWD | Real World Data |
| SME | Small Medium Enterprise |
| SMS | Short Message Service |
| STEM | Science, Technology, Engineering and Mathematics |
| TCNA | Toyota Connected North America |
| TM | Total Marketing |
| TX | Total Experience |
| USDC | Circle's stablecoin (anchored to the US dollar) |
| USDT | Tether's stablecoin (anchored to the US dollar) |
| USZ | Universitätsspital Zürich |
| UX | User Experience |
| VIP | Very Important Person |
| VR | Virtual Reality |
| WEF | World Economic Forum |
| ZKP | Zero Knowledge Proof |

Featuring:

Exclusive interview with Daron Acemoglu, 2024 Economics Nobel Prize
winner

Contributors:

Marco Di Dio Roccazzella, Cecilia Marchi, Massimo Morini, Giuseppe
Stigliano, Roberta Virtuani

Foreword 1

Marco Di Dio Roccazzella¹

We live in an era where the boundaries between physical and digital, between real and virtual, are dissolving at a dizzying pace. Every interaction, every touchpoint, every connection carries with it a fragment of a broader, more complex, and integrated experience. At the heart of this new paradigm stands the concept of Total Experience (TX²), an approach Gartner has aptly defined as the synergistic union of four fundamental elements: Customer Experience (CX), Employee Experience (EX), User Experience (UX), and Multiexperience (MX). But what does it really mean to live this totality of experiences?

Technology, once merely a tool, has now become a bridge connecting worlds and dimensions. TX invites us to rethink not only how companies interact with customers but also how these customers, along with employees, users, and ecosystems, participate in a global experience. It is not just a sum of individual experiences; it is a true symphony in which every note, every silence, every harmony contributes to creating a whole, which is greater than the sum of its parts.

For many years, as we leafed through marketing manuals and management texts, we read about one-to-one marketing as a revolutionary promise, an ideal future where every company could interact with each customer in a unique and personalized way. Yet, this promise remained, for a long time, a chimera, or an unfulfilled expectation. The reality of mass marketing often took precedence, with standardized approaches, insensitive to individual needs and preferences.

Today, however, the advent of exponential technologies, like artificial intelligence (AI), is turning that promise into reality. Thanks to AI, indeed, companies can now analyze vast amounts of data in real-time, understand customers' behaviors, desires, and emotions, and offer truly personalized

¹ General Manager, Jakala.

² We will describe in full depth the idea of TX in our Chapter 1. The TX model was created in 2022. For more information, see: <https://webinar.gartner.com/445952/agenda/session/1051272?login=ML>. The Total Experience model is also a key pillar of the 2024 Gartner Hype Cycle for Emerging Technologies; for more info, see: <https://www.gartner.com/en/newsroom/press-releases/2024-08-21-gartner-2024-hype-cycle-for-emerging-technologies-highlights-developer-productivity-total-experience-ai-and-security>. GARTNER and HYPE CYCLE are trademarks of Gartner, Inc. and/or its affiliates.

experiences. The dream of one-to-one marketing is materializing, not just as a market strategy but as a key element of what we define as Total Marketing. Technology is not merely a driver of automation but a facilitator of authentic and meaningful connections, capable of bridging the gap between theoretical ideals and daily practice.

However, with this power comes significant ethical issues. The use of personal data, the ability to collect, analyze, and utilize someone else's information to create personalized experiences, raises fundamental questions about privacy, consent, and fairness. Technology, while offering extraordinary opportunities, brings with it the responsibility to ensure that data is handled with the utmost respect and transparency. It is imperative that companies do not view data merely as a resource to exploit but as a shared asset with their consumers, who should be fully aware of how information is used and value is generated from it.

In this context, a new ethics of value-sharing emerges. It is not enough to collect data to improve services or increase sales. It is necessary to return some of that value to consumers, in terms of enhanced experiences, but also through deeper and more transparent engagement. Companies must strive to create a fair balance where the benefits generated from the use of data are shared, establishing a relationship of mutual trust. This approach could lead to the definition of new key performance indicators (KPIs) that go beyond traditional metrics and measure aspects such as trust, transparency, and customer perception of value. Moreover, value-sharing could stimulate the development of new economic and business models, where collaboration with the consumer becomes central and where co-creation of value underpins future business strategies.

What is Total Marketing, in a nutshell? If we pause for a moment to reflect, we realize that Total Marketing is, in its essence, an extension of an ancient truth: Human experience has never been linear or monochromatic. Our lives have always been woven from a complex tapestry of relationships, perceptions, emotions, and interactions that, when viewed from a broader perspective, reveal a rich and intricate design. The concept of totality, in its deepest sense, invites us to see every fragment of reality as part of a greater whole. As the Greek philosopher Heraclitus reminded us, that everything flows and that everything is in constant interaction with the rest, Total Experience pushes us to think not just about individual moments but about the continuous flow that unites experiences and people.

This book aims to explore the vast territory of Total Marketing, not only as a strategic model for the future of organizations but also as a philosophy for interpreting and shaping our contemporary world. As a lens through which we can grasp the complexity of the human and technological dynamics that shape our daily lives. In the journey that follows, we will delve into the challenges and

opportunities that it offers. We will discover how companies can leverage this holistic approach to enhance customer and employee engagement, making the experience a unified expression of value and meaning. But above all, we will reflect on how this vision can enrich our understanding of the world and our place in it.

In the end, perhaps, we will understand that Total Marketing is not just about what we see or touch. It is a journey that invites us to explore how we perceive, understand, and connect with others, with the deep desire to create experiences that are not only functional but also meaningful, authentic, and, above all, just.

Total Marketing is the product of a vision that transcends traditional logic to embrace a world of infinite possibilities, where technology, ethics, and creativity merge to shape the future.

Foreword 2

Roberta Virtuani¹

In the rapidly changing world of digital transformation, Total Marketing offers a forward-thinking approach for businesses aiming to deepen their engagement with customers, employees, and partners. Authored by Mara Cassinari and Frank Pagano, this book explores the intersection of marketing, technology, and organizational strategy, providing practical frameworks that help organizations navigate complex challenges while staying aligned with modern expectations.

This approach is particularly valuable for its step-by-step guidance, enabling businesses to align their marketing practices with the evolving demands of today's stakeholders. The book equips readers with tools to evaluate and refine their strategies, integrating cutting-edge technologies like artificial intelligence (AI) and blockchain to create personalized experiences that resonate across diverse audiences. AI serves as a transformative force, allowing companies to anticipate customer needs, optimize resources, and craft hyper-personalized journeys that enhance engagement and drive loyalty.

As Andrew Ng, a pioneer in the AI field, aptly puts it, “AI is the new electricity. Just as electricity transformed industry after industry 100 years ago, I think AI will now do the same.”² Total Marketing demonstrates how organizations can harness this new “energy” to redefine the marketing experience. Blockchain further enhances this transformation by providing secure, transparent frameworks that increase trust and accountability in customer interactions, fostering stronger, more transparent relationships. Together, AI and blockchain empower organizations to not only improve efficiency but also to establish meaningful, responsible connections with modern audiences.

Over time, marketing has evolved from a one-dimensional transaction into a complex web of experiences, interactions, and relationships. What was once a linear exchange has transformed into a dynamic ecosystem, where every

¹ Roberta Virtuani is Senior Assistant Professor and Research Fellow of Organizational Theory and Design and Personal Development at Università Cattolica del Sacro Cuore.

² On January 25, 2017, Andrew Ng—co-founder of Google Brain, Coursera co-founder, and founder of the AI Fund and DeepLearning.AI—spoke at the Stanford MSx Future Forum. During his talk, he discussed how artificial intelligence is transforming the industries, showcasing the opportunities and its impact on the society. The video is available at: <https://www.youtube.com/watch?v=21EiKfQYZXc>.

touchpoint—whether customer, employee, or partner—adds new layers of meaning and value. In this context, the book emerges as a comprehensive answer to the fragmented experiences often found in today's digital world. Rather than isolating Customer Experience (CX) from Employee Experience (EX), or viewing Multiexperience (MX) as separate from User Experience (UX), the framework weaves them together, aiming for cohesion in a world that is constantly on the verge of change.

This volume also stands out for its rich collection of case studies and expert interviews. These examples illustrate how industry leaders adapt their strategies to stay competitive, streamline operations, and cultivate a culture of continuous improvement. By showcasing how these companies leverage AI and blockchain, the volume provides actionable insights into the essential steps for building deeper connections and innovating in today's fast-paced market. Each case offers a practical example, highlighting how exponential technologies can drive both operational efficiency and transformative customer engagement.

Beyond technological and operational advancements, Total Marketing champions ethical considerations as foundational to modern marketing. In a world where data has become the currency of interaction, there is an undeniable responsibility to handle it with care and integrity. The authors emphasize transparency, trust, and fair value-sharing between companies and their communities. As organizations increasingly adopt technologies like AI and blockchain, prioritizing ethical standards becomes critical. By fostering transparency and accountability, the book underscores how responsible practices can underpin strategies that are both effective and aligned with principles of fairness, trust, and loyalty.

Total Marketing serves as an essential resource for leaders and marketers seeking to drive digital transformation and innovation. Combining strategic insights with real-world applications, it provides a roadmap for building stronger, more meaningful connections with all stakeholders in a digital-first world. Whether readers are assessing current strategies or exploring the latest in exponential technologies, this book offers the guidance and inspiration needed to succeed in an ever-evolving landscape.

Ultimately, this work invites readers to look beyond immediate business outcomes and consider the broader impact of their work on society. It is not only about seeing what is but about envisioning what could be—a world where technology, ethics, and imagination unite to shape a future that values connection, transparency, and authenticity. This journey through Total Marketing is both a roadmap and a reflection on how we understand and create experiences that are not only functional but also meaningful, authentic, and, above all, fair.

Introduction: If Only We Knew

Mara Cassinari

Frank Pagano

Between 2016 and 2020, the Department of Cardiac Surgery at the University Hospital of Zurich, Switzerland (called USZ, Universitätsspital Zürich), registered a sudden increase in death cases, reaching a level that was deemed as very unusual, if compared to the Swiss and international averages. Nobody noticed, not even the C-Room of the hospital, until a local media publication, in May 2020¹ (in the middle of the first COVID-19 crisis), raised suspicions against the head of the department (he left USZ in 2021, “consensually,” as the official note to the press read). The accusations pointed at the use of heart implants, which were developed by a company co-owned by the surgeon². It turned out that the testing protocols of the devices had been embellished to accelerate the approval for experimentation on humans.

Even though the case dates to a few years ago, in 2024 the management of the hospital called for a thorough investigation on the matter, as the defective devices might have an impact overtime, also on patients who did not suffer lethal complications, therefore potentially causing a long tail of deaths and the risk of a class action suit against the medical institution. In all cases, the CEO of USZ said that “we cannot let the past rest,” meaning that there is an ethical obligation for whatever healthcare organization to own the truth, and to understand what went wrong in the process that led to what the successor of the head surgeon defined a “disaster” and “criminal and unethical behavior.”

This is, for sure, a rare case. Mistakes of this magnitude and frauds are not common, fortunately. Regardless, should we track what we do, as public and private entities, from supply chain to the delivery of final experiences, so that it doesn't take eight years to launch a task force to reconcile events and responsibilities? Can technology help us to extract, at scale and virtually no cost, some social value and shared truth from relevant data of users, employees and suppliers, without violating industrial secrets and everyone's privacy? Can exponential technologies, especially, make sense of massive amounts of facts,

¹ The publication, belonging to the Swiss media company Tamedia, is called Tages Anzeiger - www.tagesanzeiger.ch.

² We will not mention any name, as we are interested in the case per se, and especially in the asymmetry of information in a strategic industry, like healthcare.

to enable us to craft better and more personalized experiences and progressively more effective innovations? Shouldn't there be an interest in leaving a trace of the content and the process of our operations, so that we minimize noise, the temptation to fool the system, and time to justice? If only we had the data, we might think. If only we knew.

This doesn't apply only to strategic industries, like healthcare, real estate, mobility, education and energy, which account for most of family budgets. This is also useful for any consumer experience. Should data, once refined and anonymized, or treated according to national and regional laws, have social relevance and visibility in case of controversies? Should data be captured, monetized, and used to unlock the full value of what we do as humans in our communities and economies, for all parties involved? Marketing has always been a game of prioritizing users' satisfaction, while delivering a profit to shareholders, with side effects outsourced to the broader community or to governments. Employees and suppliers are important, but very often perceived as fungible by shareholders and boardrooms, especially when times are tough.

What does marketing look like when we introduce the idea of making sense of the world around us, and serving the right information to the right people, at the right time, while fairly compensating all actors of the network around us? We are not referring here to transparent supply chains and equitable policies in hiring suppliers or employees, driven by purpose. Sure, my salad dressing mix or my T-shirt should be manufactured without anyone having to see their rights violated or disrespected. There is more to this than purpose. Moreover, we are not questioning capitalism or its essence. We are so pro-market that we believe there should be a market for data and digital 'work.' Total Marketing elevates, as a matter of fact, capitalism to a new level. Total Marketing doesn't want to replace existing marketing theories, but stresses one simple truth: the enormous power contained in everyone's agency and data, and how those could be placed at the service of all players in whatever value chain.

Exponential technologies are giving superpowers to humans and data, unlocking tremendous value, with major efficiencies to be gained while running the planet. In today's digital age, to use the marketing jargon, creating connections that are seamless, efficient, and technology-driven is not just an advantage; it's a necessity for businesses of all sizes, public and private.

What we are going to do in this book is to describe the advent of what we call Total Marketing, namely a comprehensive and holistic approach that brings together all stakeholders into a cohesive and interconnected ecosystem, powered by tech. Today's marketing needs experiences that are heavily imbued

with technology. To use Gartner's terminology, it needs a Total Experience as its foundation³.

Total Marketing is created by an ever-changing layer of exponential technologies, among which AI, of course, and blockchains, and by the need for a culture change across the whole web of consumers, employees and suppliers. The truth is, we are all linked, and our goal should be to increase social capital for everyone and reach service excellence, with minimum impact on the outer community, and zero noise, asymmetries, and negative externalities.

Total Marketing means that our input, whoever we are in the food chain, is captured via a hybrid net of phygital interfaces and devices, and processed instantly and intelligently, with the final output being the result of the perfect allocation and use of available resources, served to anyone in a fair and ultra-personalized fashion, measured exactly against their needs and desires, present and future. There will be no other way to do business in the future. All stakeholders will have, thanks to technology, the incentives and the tools to co-create a shared future. The main finding of this work is that this vision is technologically feasible. It's up to us to decide how badly we want a transparent, efficient and effective economy, where everyone wins. It's up to us to shape new standards and values for Total Marketing to bring about its benefits to the entire network of fans, brand owners and suppliers.

The benefits of technology and automation are massive. What about us, the humans? What will we do when technology frees us from the most boring and bureaucratic chores and rituals of our existence? We'll rethink the way we produce, track, own our data and agency, physically and digitally, so that we can build better strategic industries and more engaging branded experiences, calibrated *ad personam*, transparent and secure, fully unfolding our social rights and responsibilities, on top of the satisfaction of our individual utility.

The good news is that we are finally able to measure the world and estimate our social worth, besides the mere exercise of pleasing our personal spending instincts. We can calculate the social impact of our being here. Traditional Marketing was about 'me,' my personal utility as a fan and its value for my

³ Total Experience is a concept and framework by research institution Gartner. For more information, see <https://webinar.gartner.com/445952/agenda/session/1051272?login=ML>. Total Marketing refers to how the marketing mix changes considering exponential technologies, like AI and Blockchain, and of the Total Experience that unfolds thanks to them. Total Marketing is all stakeholders' satisfaction, at a fair profit for all. Total Marketing, we will see, is taking responsibility for the full network revolving around a company or an organization, engaging all players, to deliver extraordinary experiences, which are beneficial for the one and the many at the same time, let alone the environment.

favorite brand or service provider (the so-called Customer Lifetime Value, or CLV). Total Marketing⁴ is the measure of the interaction of the broader us. We did not have the data, and even if we had the data, we were not able to make sense of it. Until today.

We are all connected, and, to paraphrase the new head surgeon at USZ in Zurich, we cannot let the future rest. Now we know, and we can. Do we want to?

⁴ The idea of a 'Total Marketing' has been generated and crafted by the two authors, Mara Cassinari and Frank Pagano. Chapter 5 of this volume is co-written with Cecilia Marchi and Marco Di Dio Roccazzella (he also wrote the Foreword), who are external contributors to the book.

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