APRESENTAÇÃO
DE APOIO

Marketing Aplicado a Produtos e Serviços Financeiros

2º Encontro

MARCOS PIANGERS

Abra seu
Sorriso
Abra
Portas

Bc: 19:26:14

Вт 14:33:49

2-2010 Op 16:45:26

7
6
5
4
8
3
9
2
0
1

olivetti
lettera 32

Bate-papo

cadê?

Você procura, você acha

Consulta

Ajuda

Acesso Grátis - E-Mail Grátis - Empregos - Encontros | Compare preços: CDs - D

#beginner [+nt]: Beginner's Help/Chat Channel--All are welcome here!!<G>

23:55] *** Quits: klak-klak (Broken pipe)
23:55] <MarBree> wow.. this isnt so hard afterall :)
23:55] *** Quits: ruban (Leaving)
23:55] *** Joins: collegebo (CTMLF@AC9FDDD3.ipt.aol.com)
23:55] *** Parts: ashleyS (Golub@136.pym4.pym.dialup.nauticom.net)
23:55] *** Parts: Tycho` (somewhere@StevTC23.saw.net)
23:55] <wenche^^> hey hey bossmom:))
23:55] <collegebo> WHats up everyone
23:55] *** Quits: ALIX (Leaving)
23:55] *** Joins: nokww (hiokiy@203.107.251.34)
23:55] *** Oddjob^ sets mode: -b *!*Kamlesh_K@*.foxlink.net
23:55] *** Oddjob^ sets mode: +b *!*@*.foxlink.net
23:55] *** Joins: Sarah (~tinkujohn@195.39.142.189)
23:55] <MarBree> oh, nothing, just sitting here...you?
23:55] *** Parts: En_Pelota (gbrownr@du-148-235-180-54.prodigy.net.mx)
23:55] <bossmom> hiya wenche :))
23:55] <collegebo> tired and bored

@missinher
@Oddjob^
@W
+Music101
Adel
ALBERTO_
Alyssa32
Amicus
aming
angel79
Bad_Boy19
batosay
BELFAST
blue_kiss
bossmom
boy76
CAITLIN
Cheepe

Goody Feed singapore

Fontes de Referência

Saúde

Moody's rebaixa perspectiva do

esmith_images • Seguir
Redondo Beach, California

esmith_images A sign of the times.

Carregar mais comentários

catacantillana Ba? Ajjaja @mserrano18

campannitta @jimena042790

dbunb @haydeemartzh @olgahera

veneciatost El ni en cuenta que pasó una ballena a su lado😯 @kenissj @kevinreys se nos fue la vida

kenissj @lavenectost @kevinreys a dónde hemos llegado! 😔

yarky_photography @abasora74 @jorgecrosado increíble lo que la gente se pierde metidos en su celular! @esmith_images great pic!

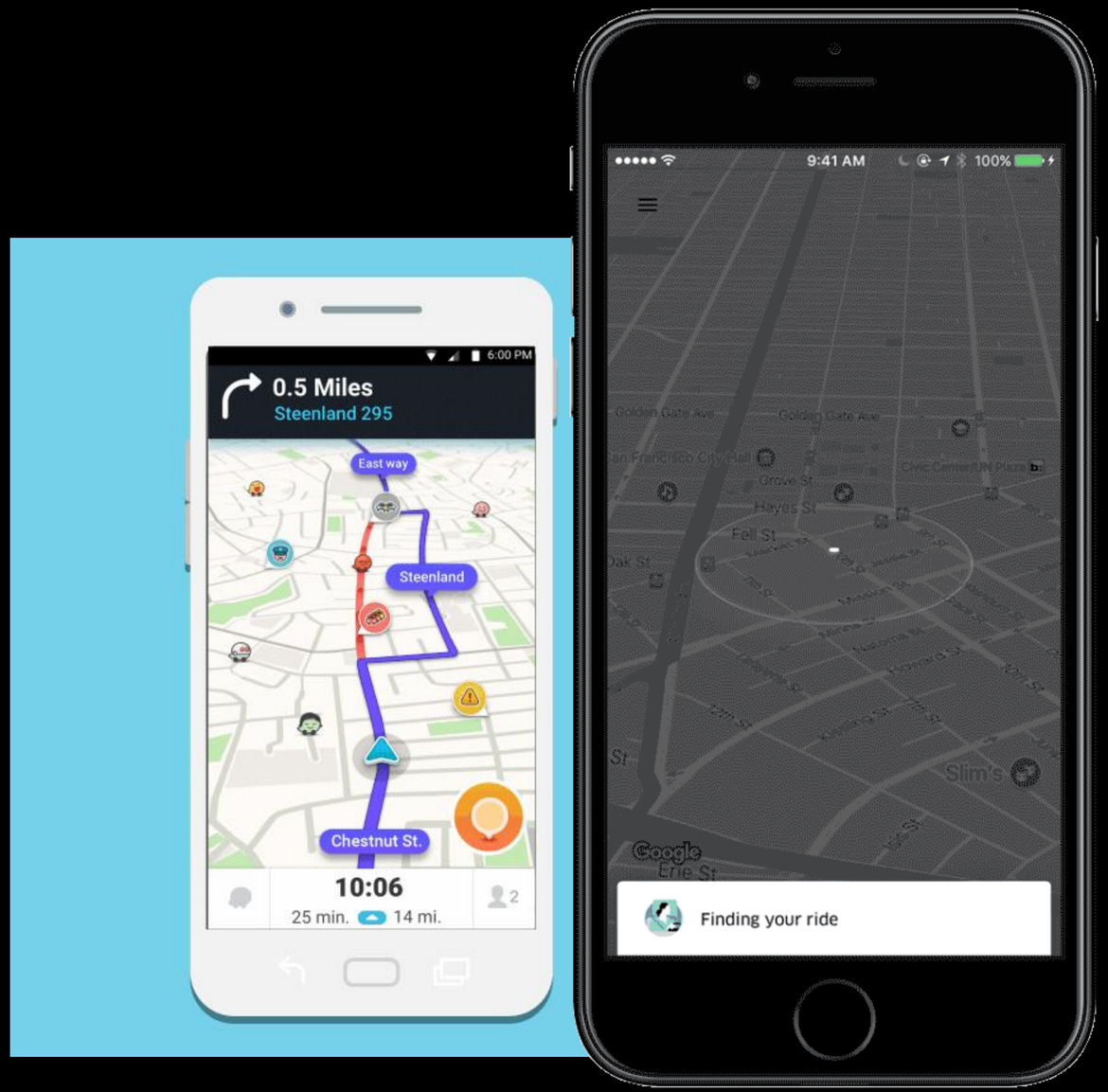
camiloruedasalcedo muy buen mensaje el que transmite esta foto, voy a escribir sobre ella en el articulo de la revista ABORDO con tu permiso, saludos desde

3.867 curtidas

AT&T
3:00 PM
Messages
Wednesday
23
Calendar
Photos
Camera
Weather
Clock
280
Maps
Videos
Wallet
Notes
Reminders
Stocks
iTunes Store
App Store
iBooks
News
Health
Settings
Phone
Safari
9
Mail
Music

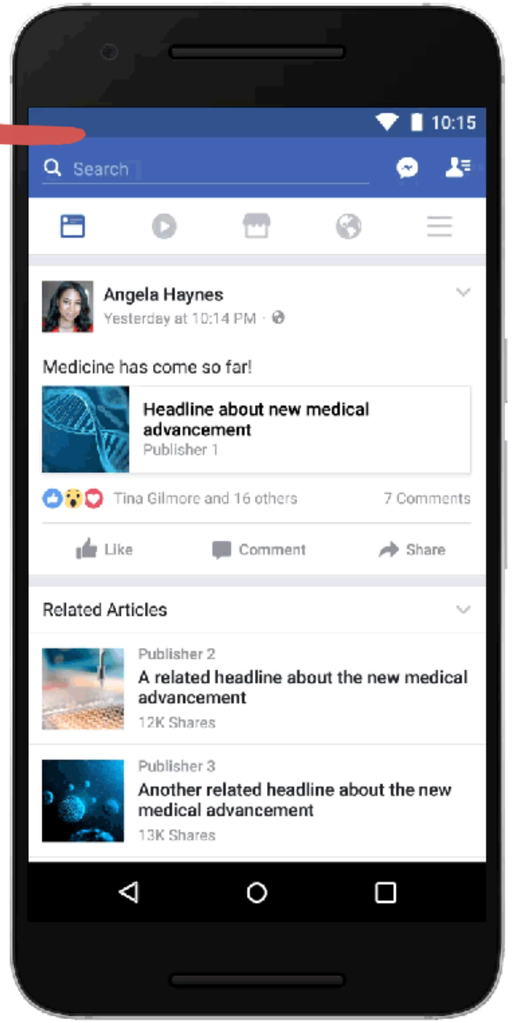
algoritimos nos controlam hoje e no futuro

- elevadores
- waze
- uber
- decolar/booking
- fake news



- profissões
- relacionamentos
- caros autônomos

consumidor de conteúdo

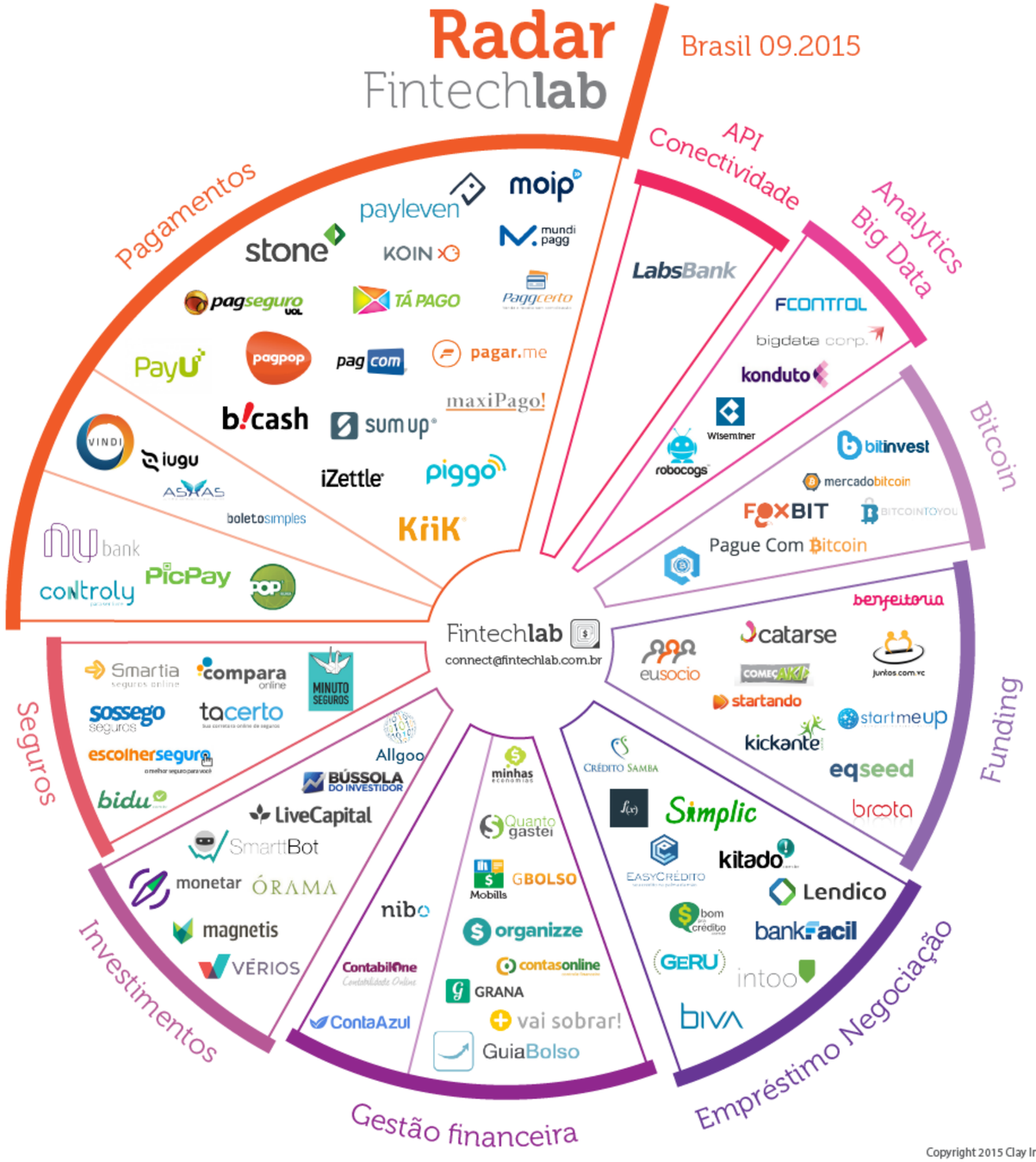


produtor de conteúdo

MARIO
× 5
× 0
TIME
371
× 42
67570

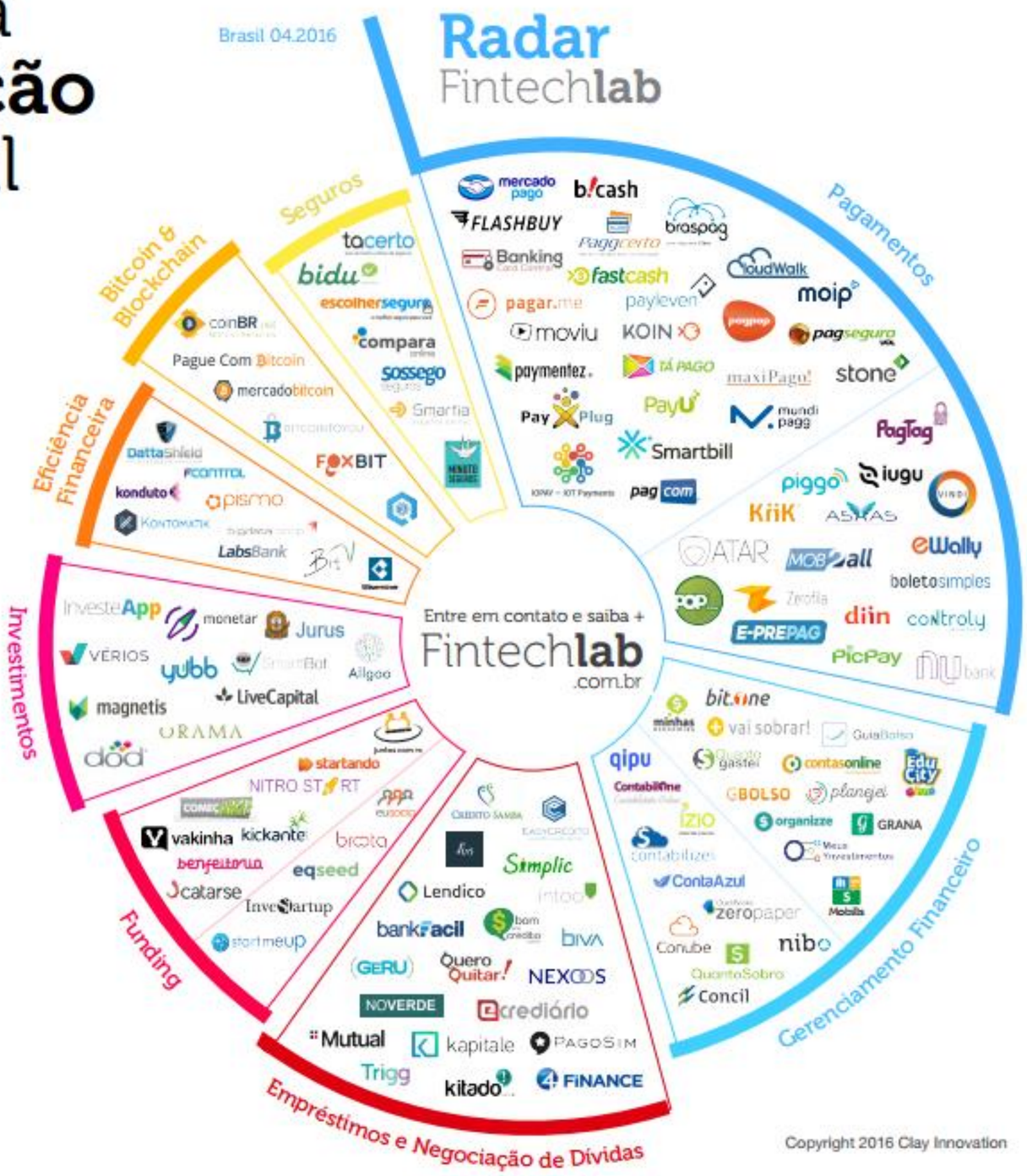
Radar Fintechlab

Brasil 09.2015



Copyright 2015 Clay Innovation

Mapa da **Revolução** no Brasil



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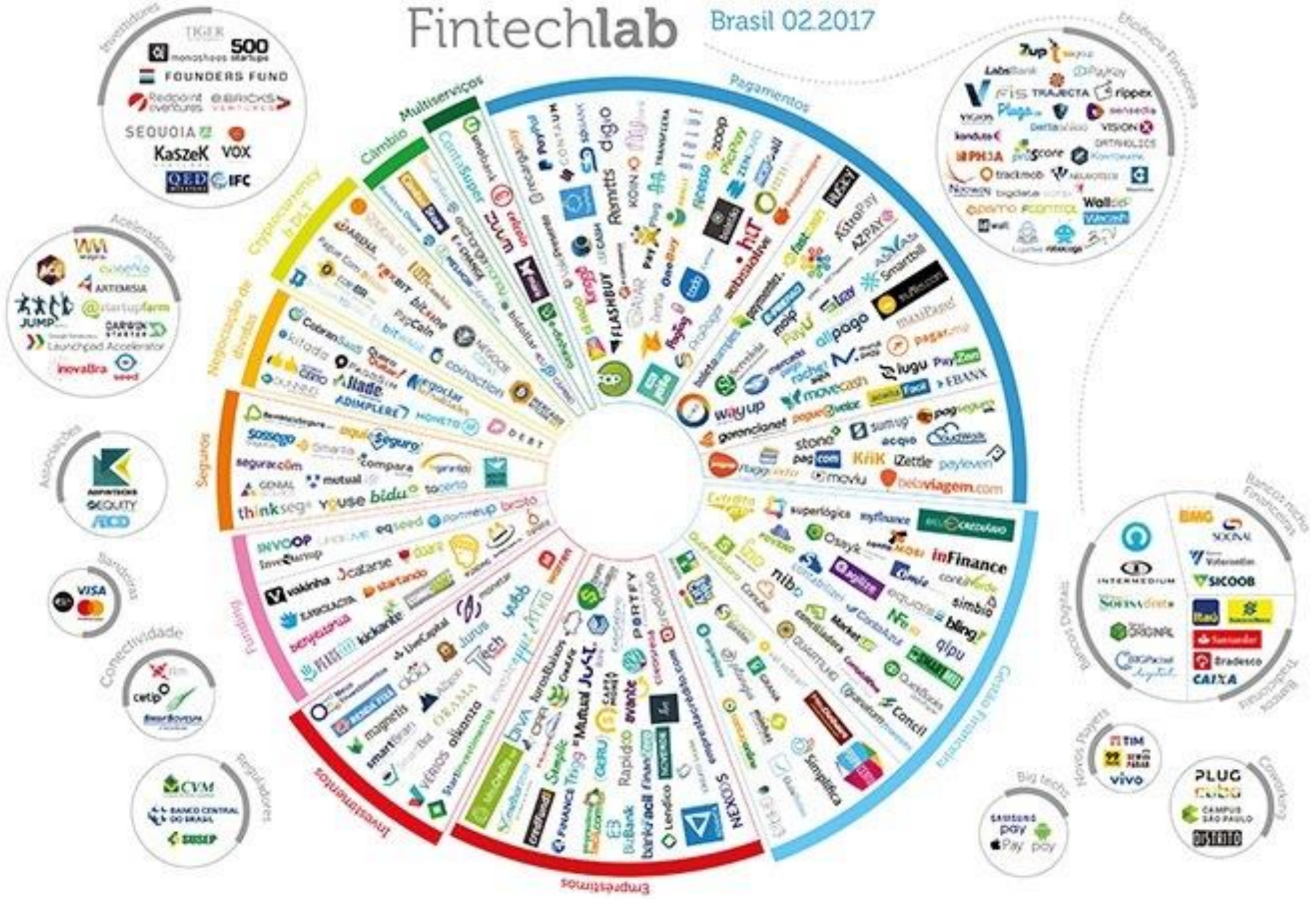
Radar Fintechlab

Brasil 02.2017



lets do this

1. *Como você vê o futuro do uso tecnológico?*

2. *Qual o futuro da sua profissão neste contexto?*

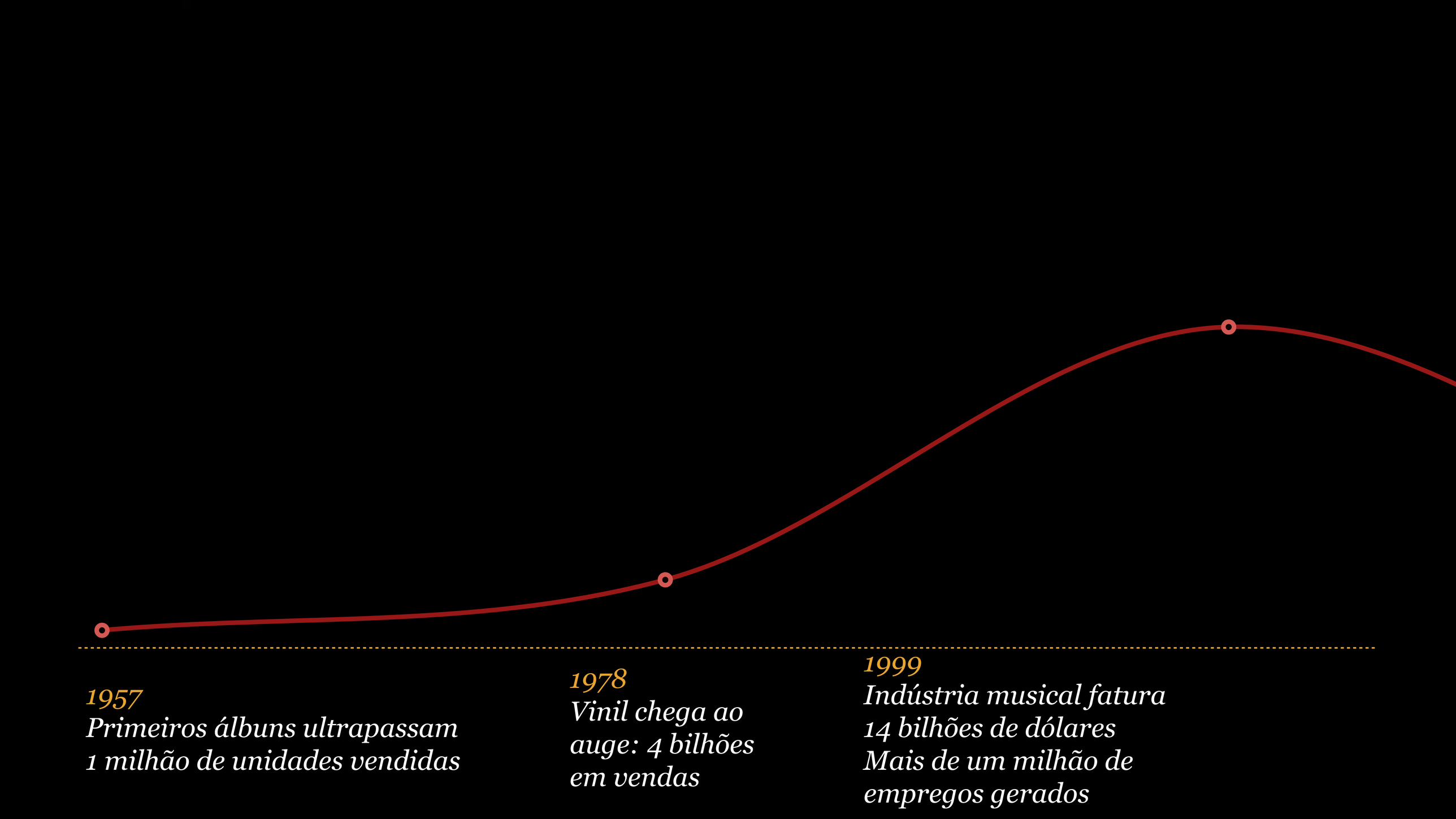
1909
indústria fonográfica fatura US$ 158 milhões

1914
Vinte milhões de discos feitos

1933
Dois terços das casas americanas tem um rádio

1905
400 mil pianos feitos

2013
32 mil pianos (8% do total da indústria fonográfica)


1957
Primeiros álbuns ultrapassam
1 milhão de unidades vendidas
1978
Vinil chega ao
auge: 4 bilhões
em vendas
1999
Indústria musical fatura
14 bilhões de dólares
Mais de um milhão de
empregos gerados

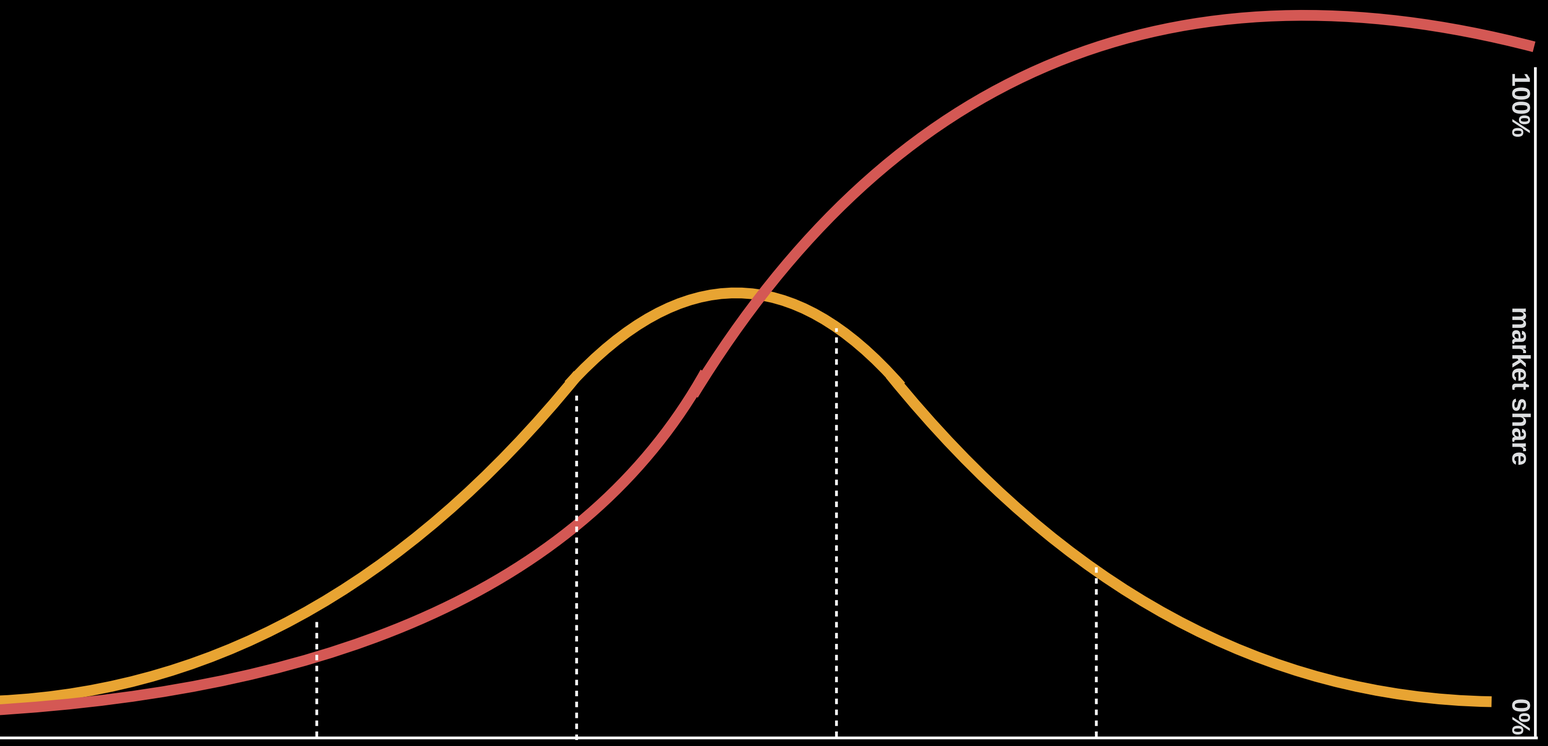
1999
Um jovem cria o Napster no computador de casa

2003
iTunes é lançado pela Apple. Se torna a maior loja de música do mundo em 2009

2014
A indústria fonográfica é a metade de 1999, arrecadando 7 bilhões de dólares

Ascensão e Queda de Indústrias

Everett Roger's Innovation Model



Inovators *2,5%*

Early Adopters *13,5%*

Early Majority *34%*

Late Majority *34%*

Laggards *16%*

Grandes indústrias são substituídas por indústrias melhores

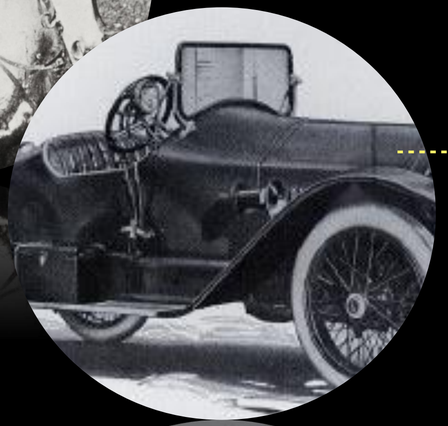
As substituições acontecem de forma lenta e gradual

As substituições podem gerar mais empregos

Ascensão e Queda de Indústrias

cavalo . trator

40% trabalho em fazenda
2% trabalho no campo (com mais comida)



cavalo . carro

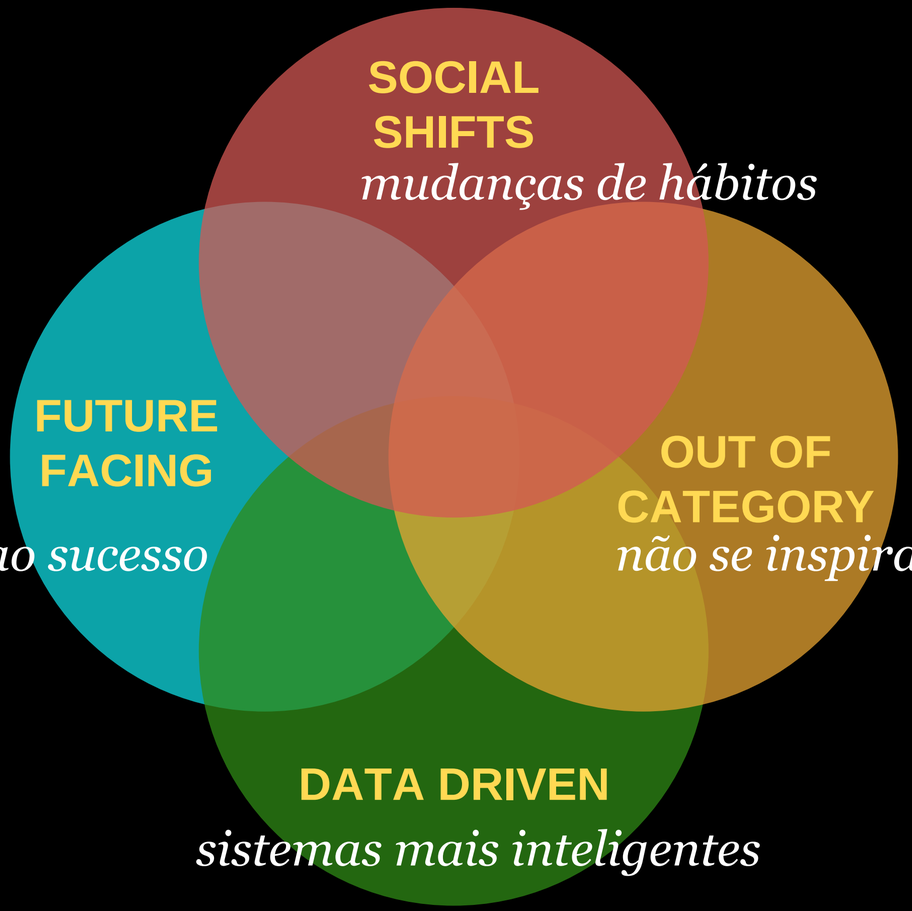
Estradas, transporte, turismo, fast food, entretenimento

lampião . energia elétrica

Mais complexidade na produção e distribuição, mais comodidade

- Controlador
- Controlador concorrente
- Disruptor

Como inovadores inovam



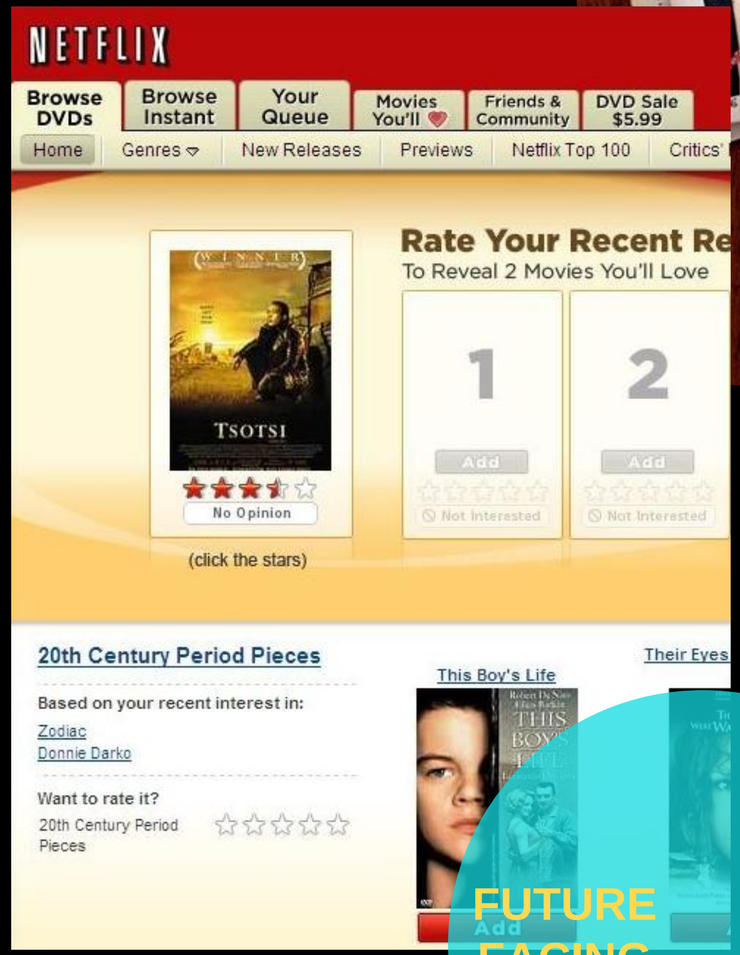
SOCIAL SHIFTS

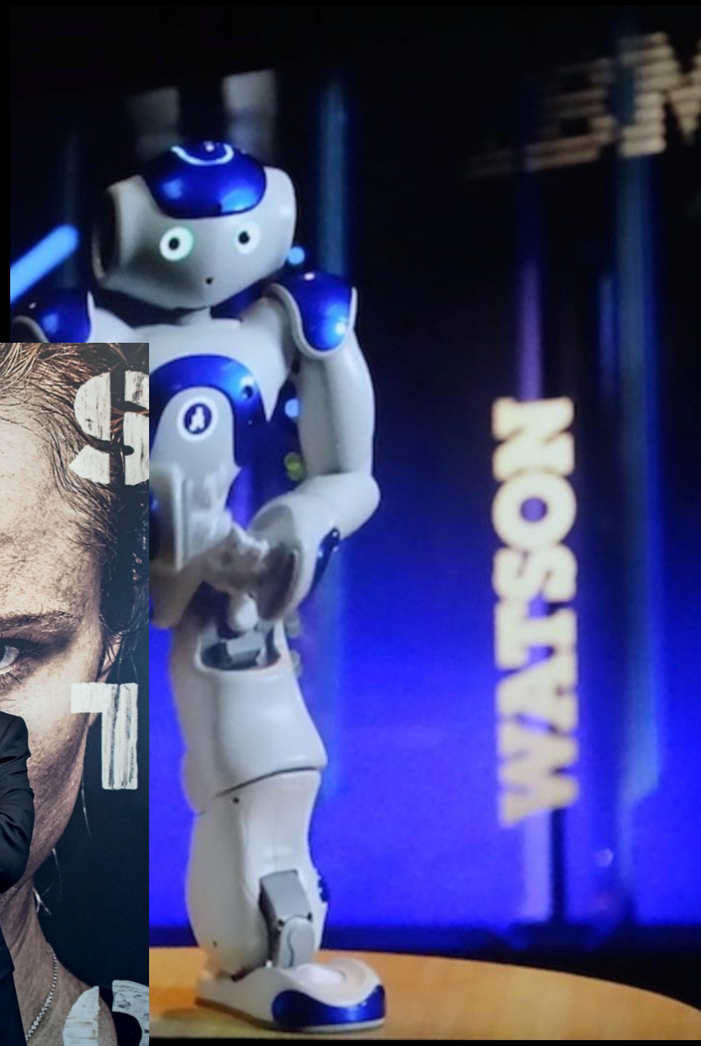
mudanças de hábitos

http://it.toolbox.com/blogs/insidecrm/14-big-businesses-that-started-in-a-recession-53520

FUTURE FACING

Netflix, Apple, Nintendo, SmartFit, IBM





FUTURE FACING

dinâmicas da indústria
tendências macro
não se apegam ao sucesso

OUT OF
CATEGORY
não se inspiram apenas em concorrentes

ONLY 1200 STAMPS
FILL THIS

S&H
GREEN
STAMPS

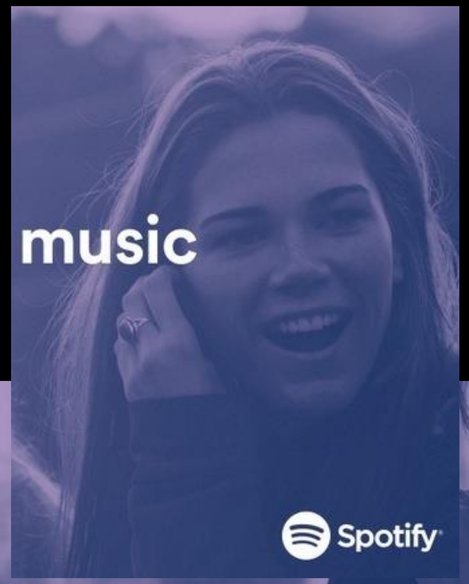
QUICK SAVER BOOK

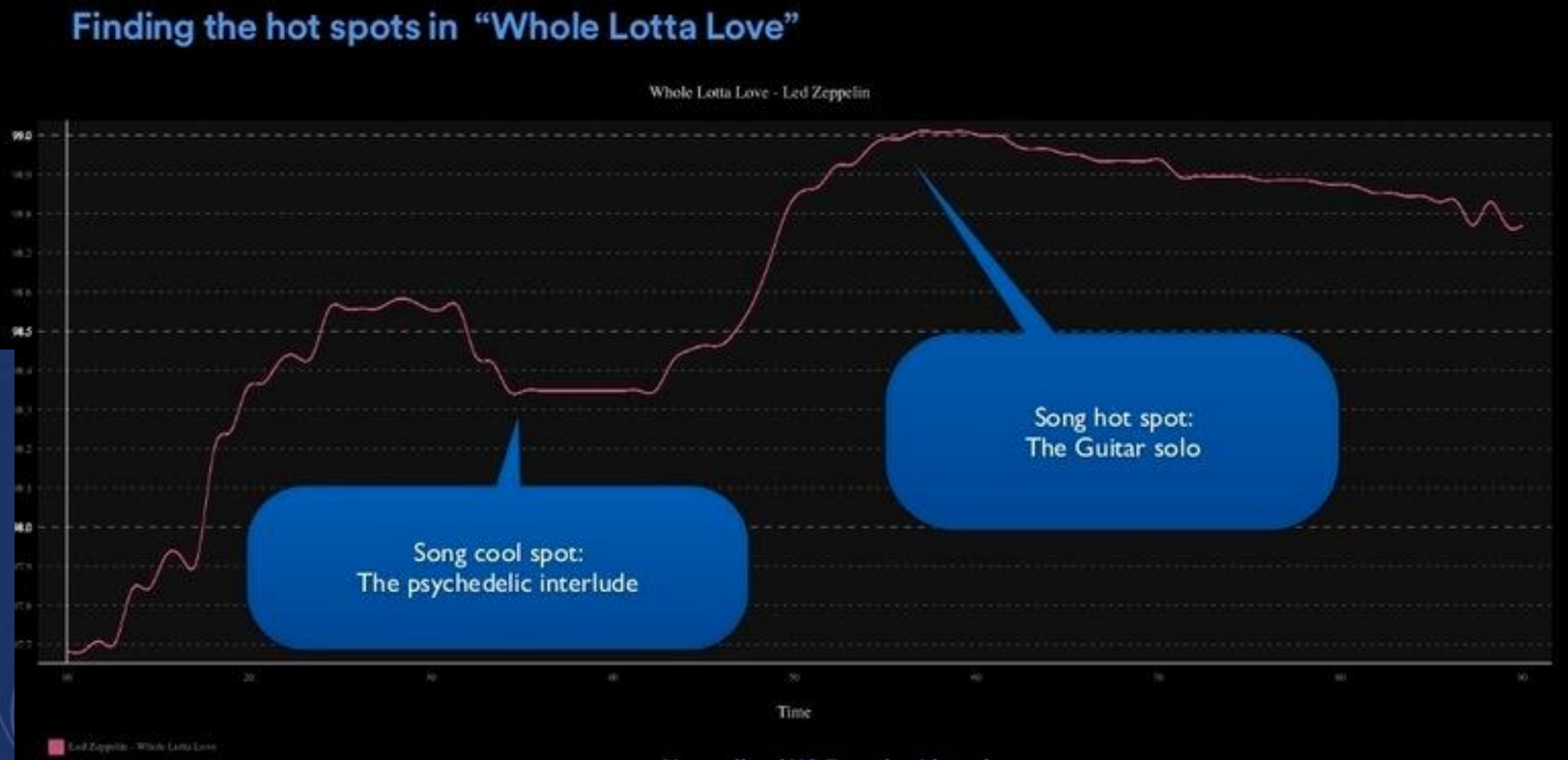
DATA DRIVEN

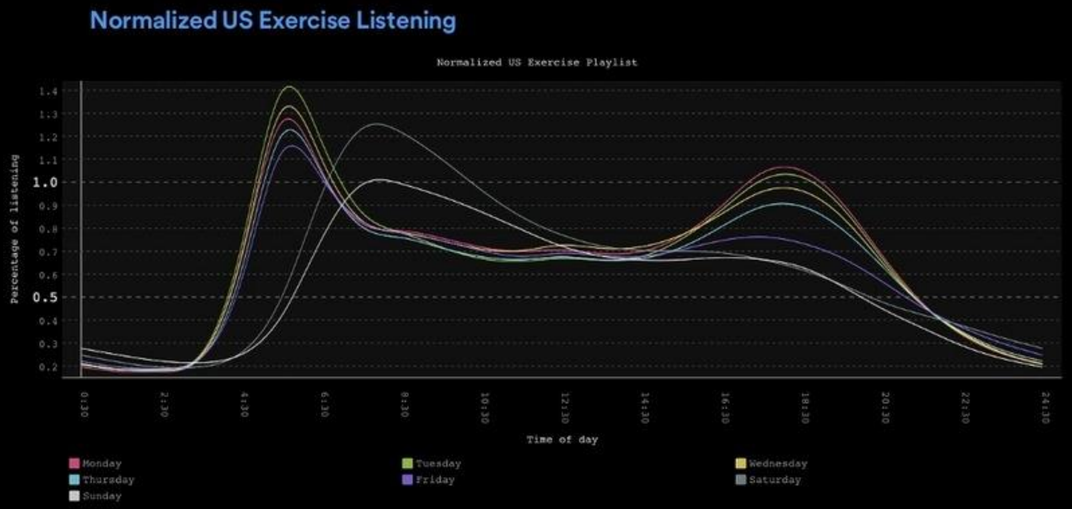
sistemas mais inteligentes
complexidade para entregar simplicidade

DATA DRIVEN PLATAFORMS

"DEFINIMOS A MÉTRICA E FAZEMOS TESTES DIÁRIOS"





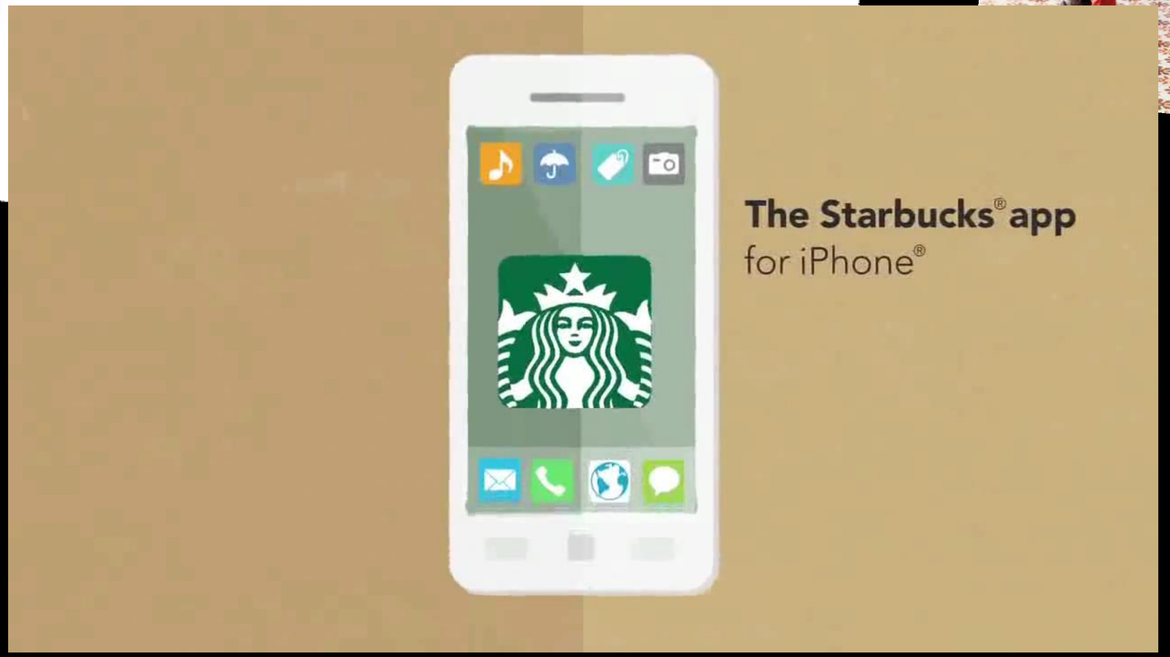


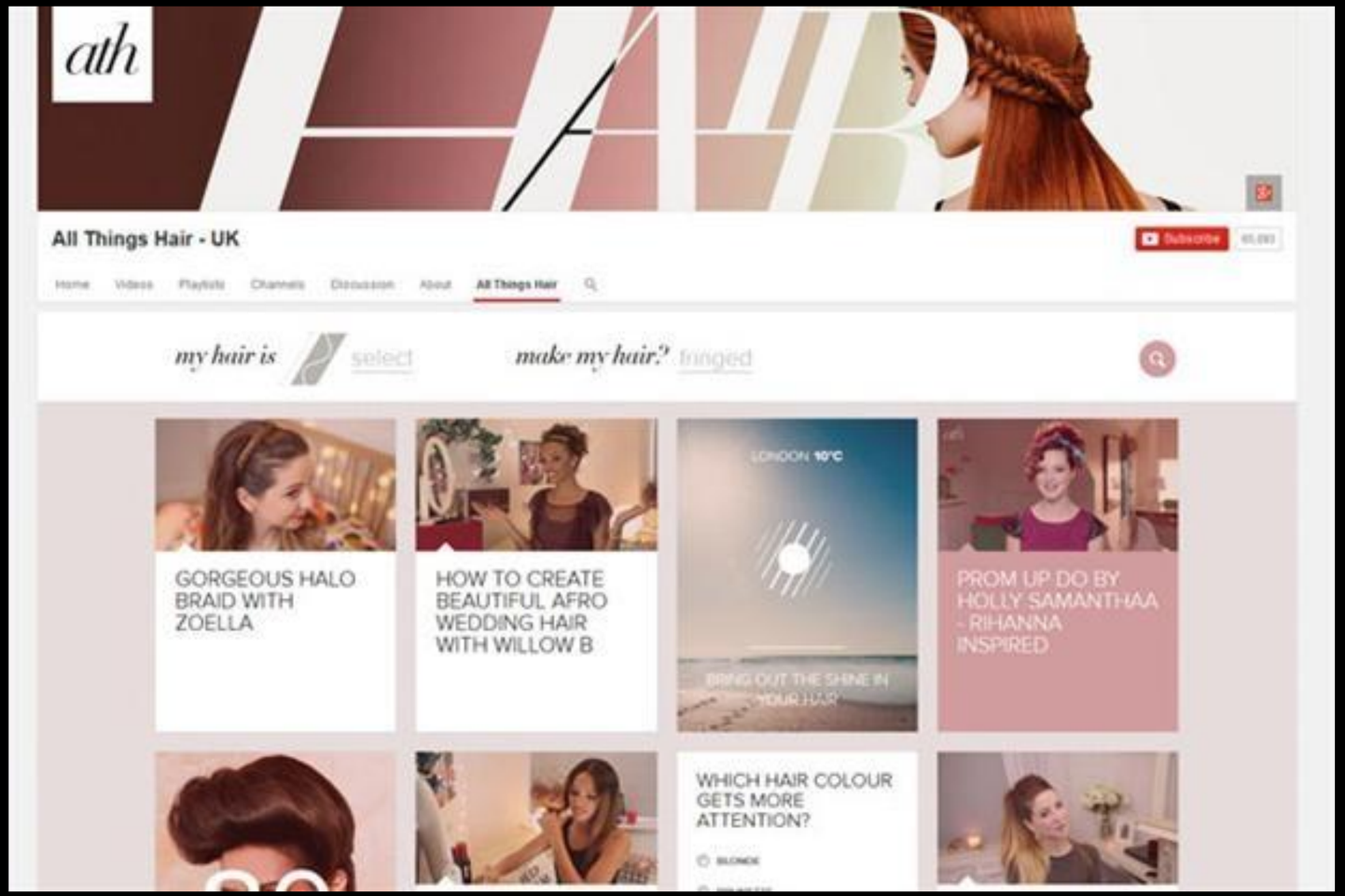
DATA DRIVEN PLATAFORMS

"O SPOTIFY NOS DIZ ATÉ QUE PARTE DA MÚSICA AS PESSOAS GOSTAM MAIS"

Syncing...
2 min
Citymapper

airbnbmag
Be at Home in the World
L.A., LONDON, SAVANNAH, PARIS, NEW YORK, BALI, UTAH, PUERTO RICO, NEW ORLEANS, AND... OUTER SPACE
HAVANA NIGHT AND DAY
PREMIERE ISSUE
TRAVEL FOR YOUR TASTE BUDS
The Weekend Cure: an escape for Every Mood
EASY HOME DESIGN HACKS
Life-changing trips inside
BEACH HOUSES AT EVERY PRICE


The Starbucks® app
for iPhone®



UNILEVER
ALL THINGS HAIR

"O GOOGLE AJUDOU A CONTRUIR O MAIOR CANAL DE BELEZA DO UK"

MASHABLE VELOCITY

"UM ALGORÍTIMO CAPAZ DE PREVER O QUE VAI SER O ASSUNTO DE AMANHÃ"

Walmart
Like This Page · Tuesday

Sheets – put it on your tongue for energy ... and maybe a visit from Pitbull.

Vote for your store at: http://local.walmart.com/

Like · Comment · Share

12,371 people like this.

780 shares

View previous comments 50 of 849

Catherine Smith HOT
16 hours ago · Like

Naarisa Jade Jagmohan pitbull
15 hours ago · Like

Dontese Itbelikethatsumtimes Emanuel
Xbb
Oh ydoll

Xbd
I. D
15 hours ago · Like

Carol Alferink My vote is - I hate Walmart.
15 hours ago · Like · 1

Giovanna Bernal when is the deadline? I just found out this, I am a fan.
15 hours ago · Like

Mario Bosdepayas Who cares about this maggot, I wouldn't invite him to my house not even if they pay me. He is a mind poisoner.
15 hours ago · Like

Norma Ochoa Hola Prima hay es mi artista

Write a comment...

2 U.S. Ski Team prospects killed in Austria avalanche

1.2K SHARES / Jan 05, 2015

An NBA team is hosting a Tinder night so fans can swipe right

757 SHARES / Jan 05, 2015

What domestic abuse crisis? NFL games dominate fall TV viewership

468 SHARES / Nov 20, 2014

Adrian Peterson's suspension: A clumsy solution amid a bigger mess

526 SHARES / Nov 18, 2014

The Lakers suck so much Jeremy Lin forgot how to speak

447 SHARES / Nov 17, 2014

Official March Madness account roasts Twitter's poor spellers

937 SHARES

school basketball tournament

Somebody call Hollywood, this kid is a superstar.

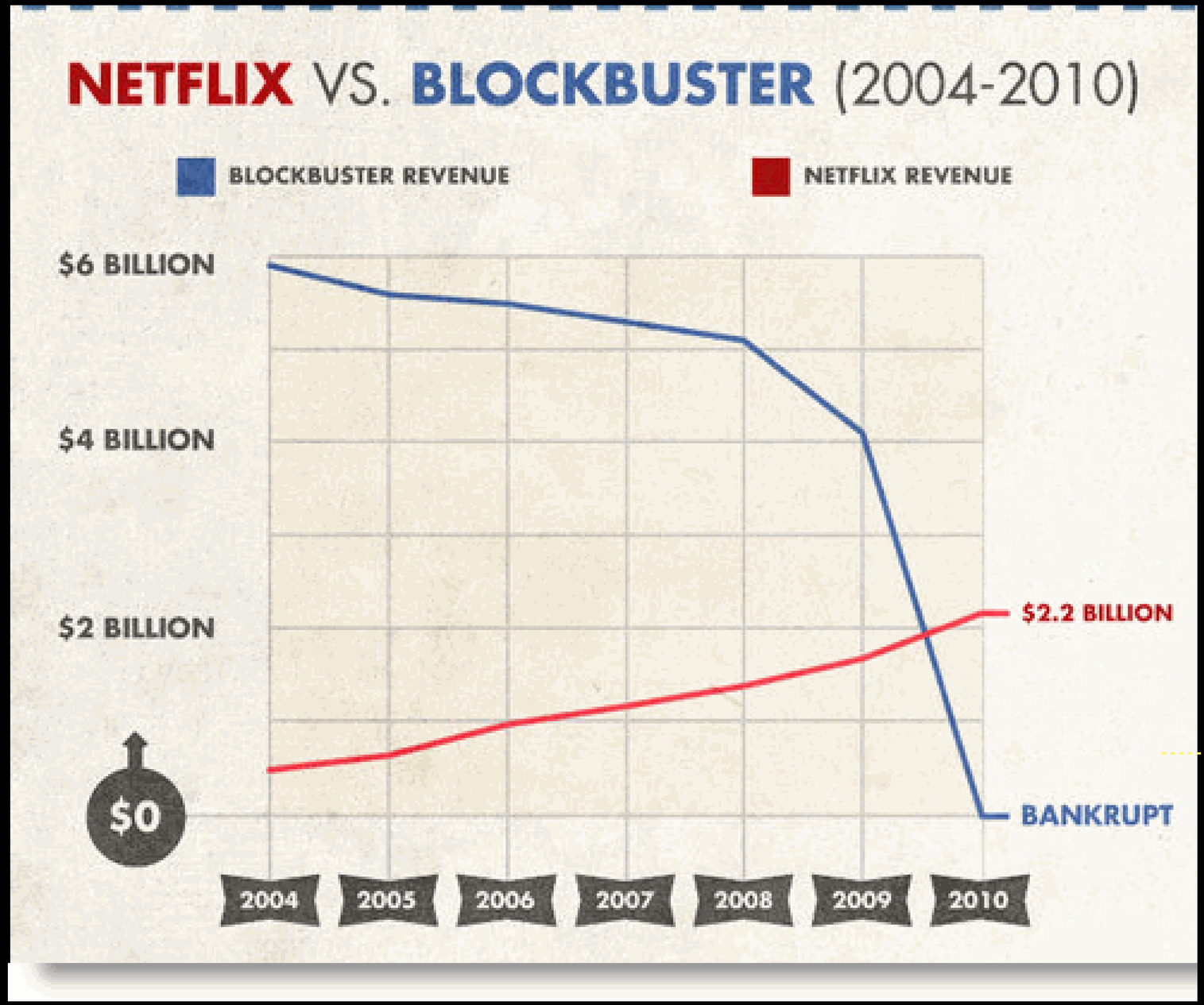
3K SHARES

Sweet 16 preview: March Madness levels up as the Final Boss awaits

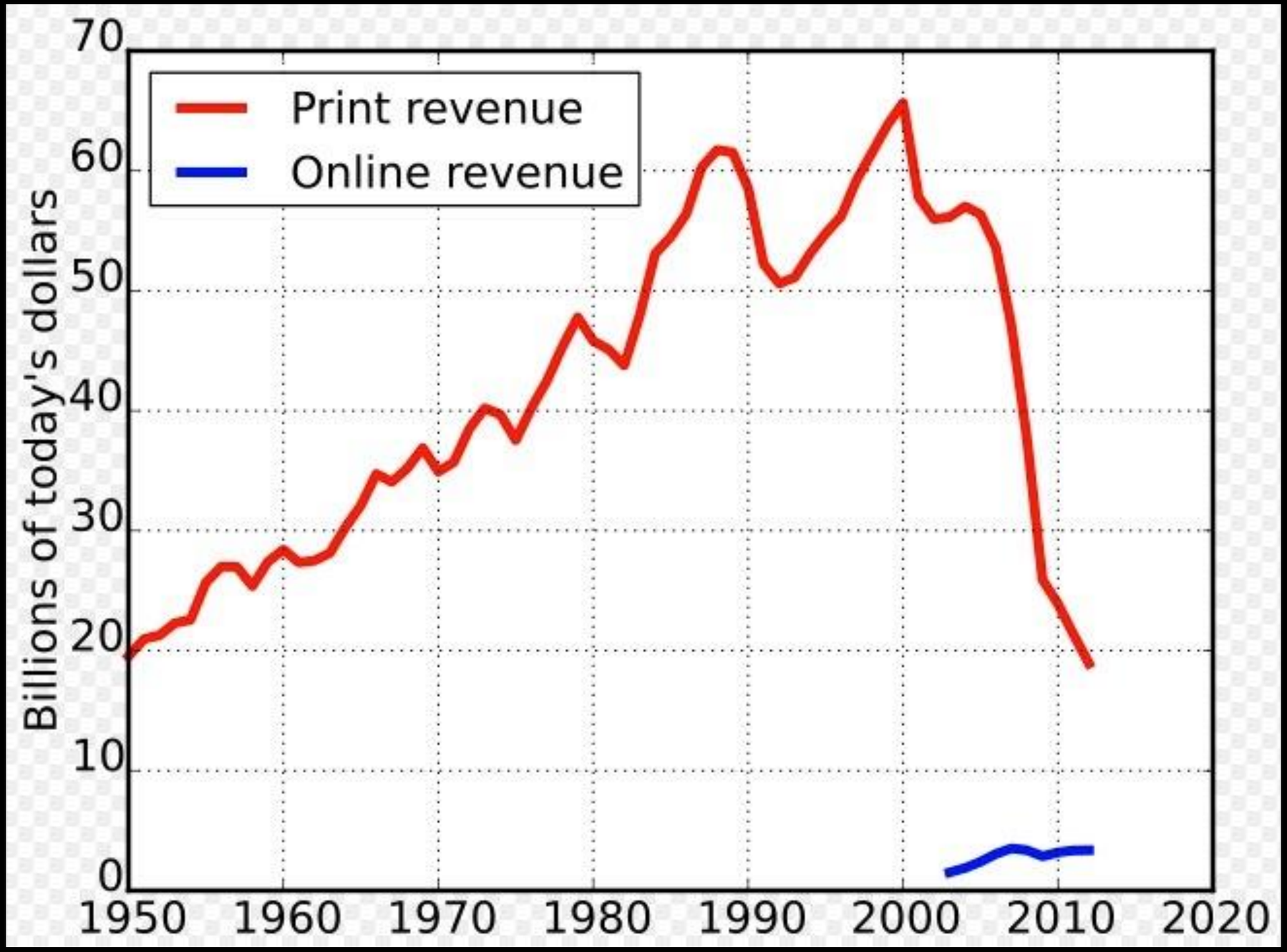
Here's what to watch for as March Madness enters its greatest round, the Sweet 16.

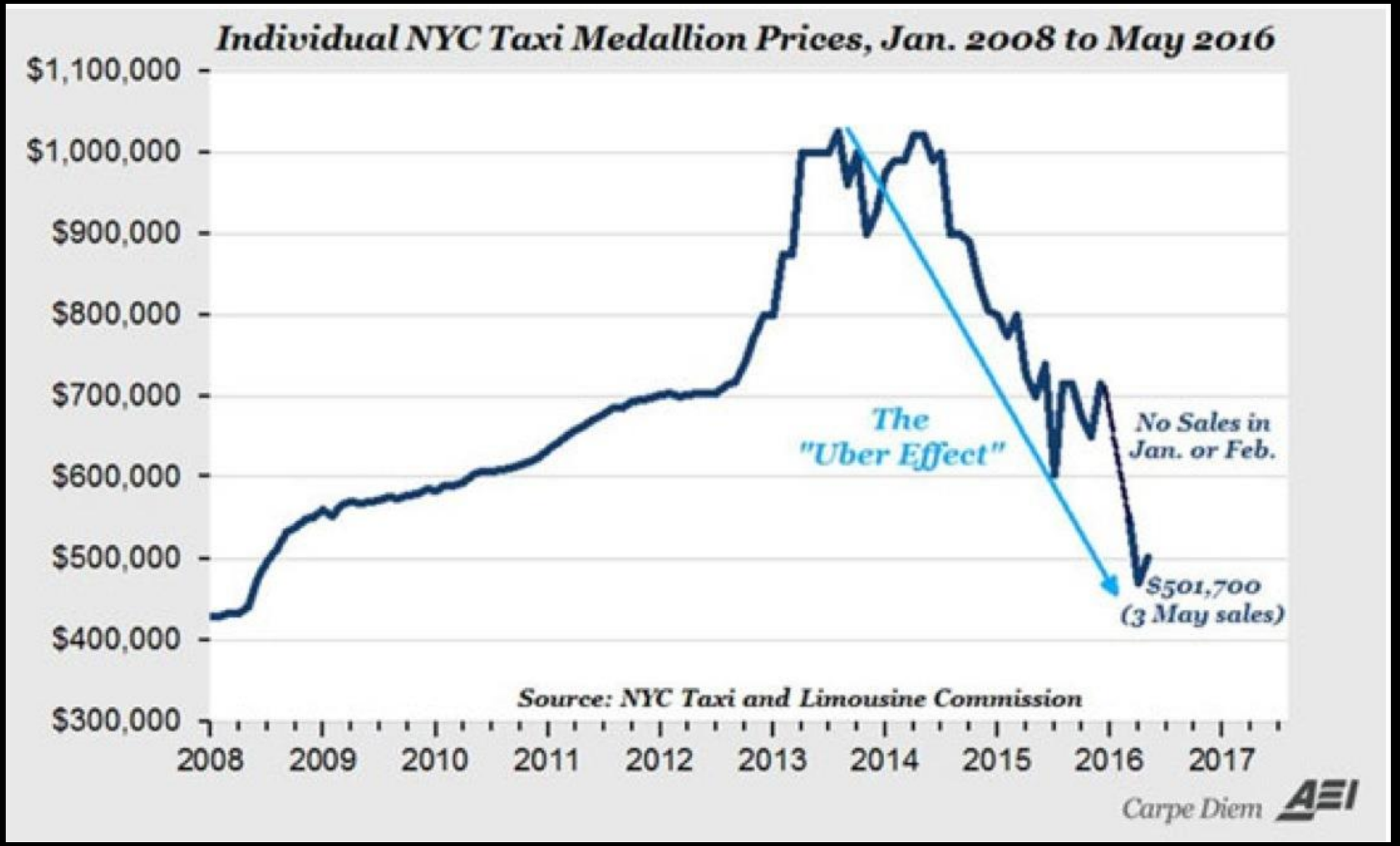
DATA DRIVEN RETAILS

Samy Kamkar e o data driven dating game



NETFLIX VS BLOCKBUSTER


Print revenue
Online revenue
Billions of today's dollars
70
60
50
40
30
20
10
0
1950
1960
1970
1980
1990
2000
2010
2020


Individual NYC Taxi Medallion Prices, Jan. 2008 to May 2016
$1,100,000
$1,000,000
$900,000
$800,000
$700,000
$600,000
$500,000
$400,000
$300,000
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
The "Uber Effect"
No Sales in Jan. or Feb.
$501,700 (3 May sales)
Source: NYC Taxi and Limousine Commission
Carpe Diem
AEI

Amazon.com Market Cap
Best Buy Market Cap
100B
86.63B
75B
50B
25B
7.880B
0
2004
2006
2008
2010
2012
Created Apr 11 2012, 11:46AM EDT
Powered by YCHARTS

Amazon.com
(AMZN)
48196.61%
45000%
42500%
40000%
37500%
35000%
32500%
30000%
27500%
25000%
22500%
20000%
17500%
15000%
12500%
10000%
7500%
6000%
2500%
Barnes & Noble (BKS)
26.03%

Fonte: ICSC

NENHUM NOVO SHOPPING CONSTRUÍDO NOS EUA DESDE 2006

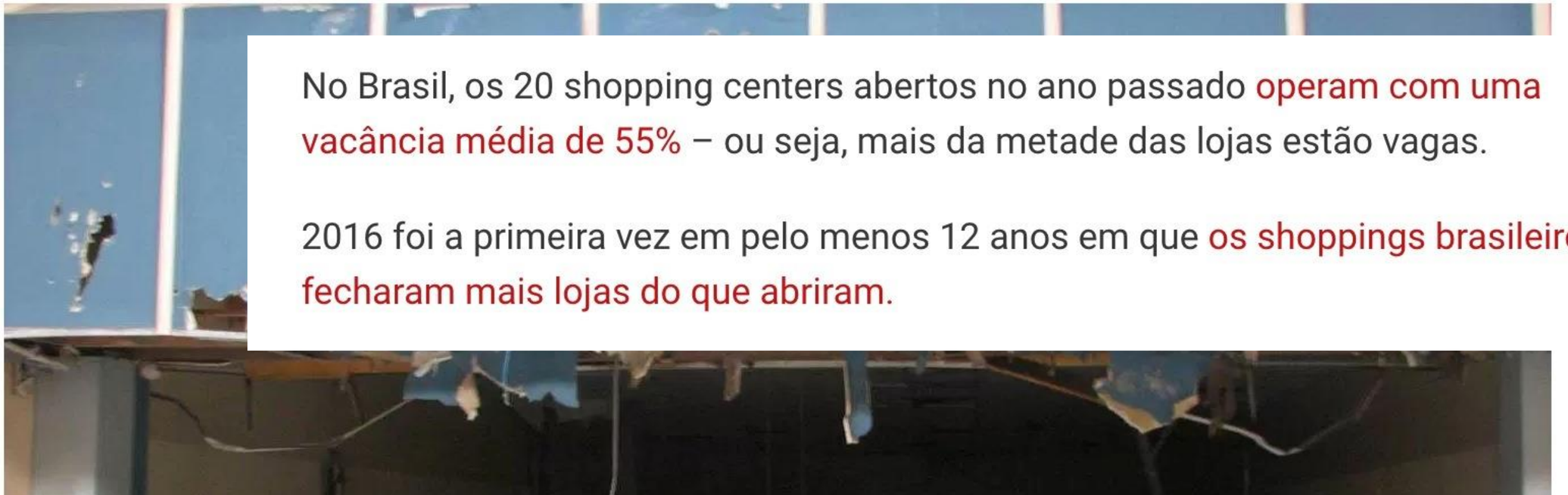
ECONOMIA

Um quarto dos shoppings americanos fechará até 2022, prevê banco

Um dos maiores símbolos do capitalismo está em franca decadência nos Estados Unidos

Por **João Pedro Caleiro**

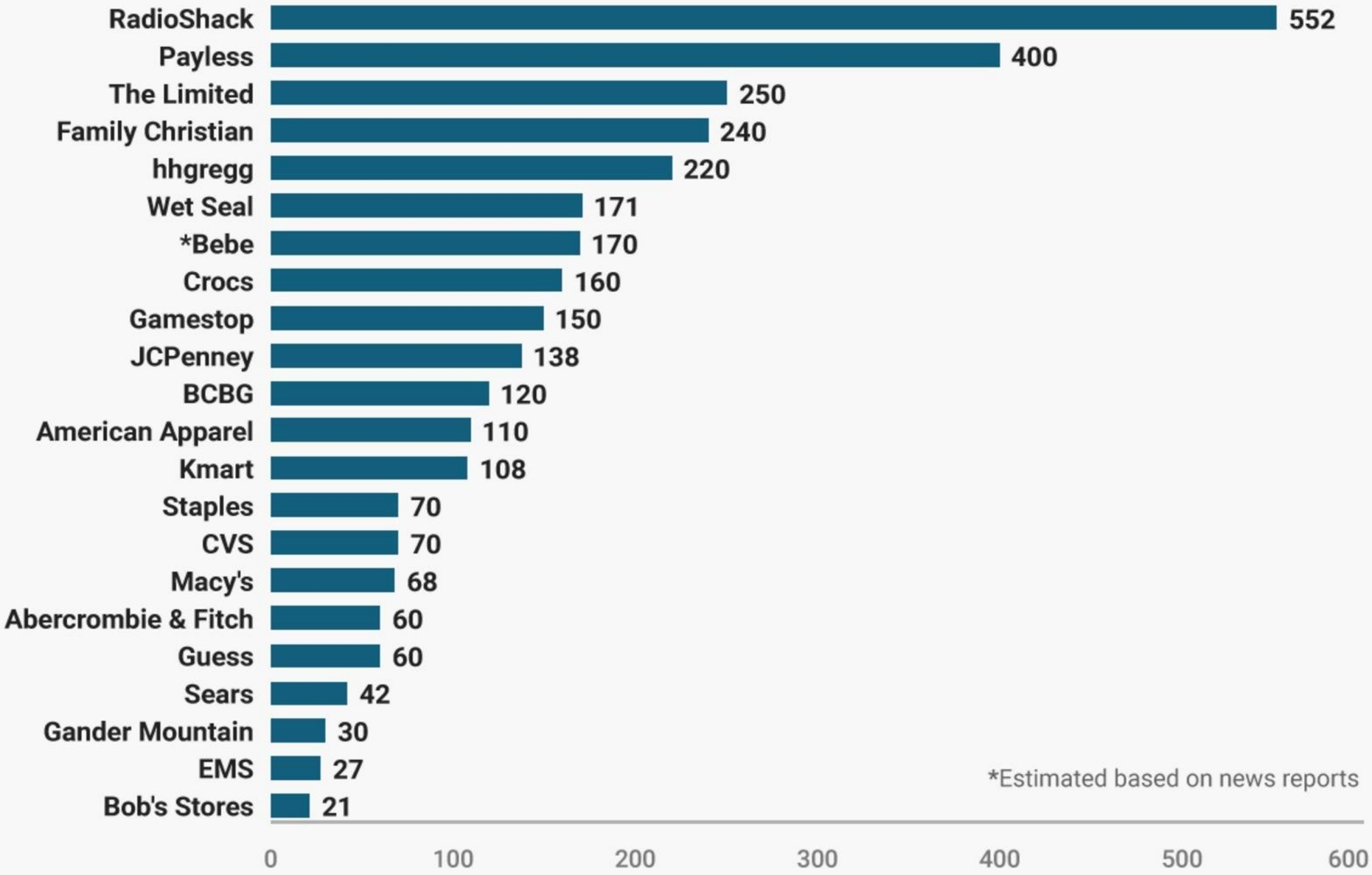
12 jun 2017, 17h23 - Publicado em 12 jun 2017, 13h17



No Brasil, os 20 shopping centers abertos no ano passado operam com uma vacância média de 55% – ou seja, mais da metade das lojas estão vagas.

2016 foi a primeira vez em pelo menos 12 anos em que os shoppings brasileiros fecharam mais lojas do que abriram.

NUMBER OF RETAIL STORES CLOSING IN EARLY 2017



SOURCE: Company data

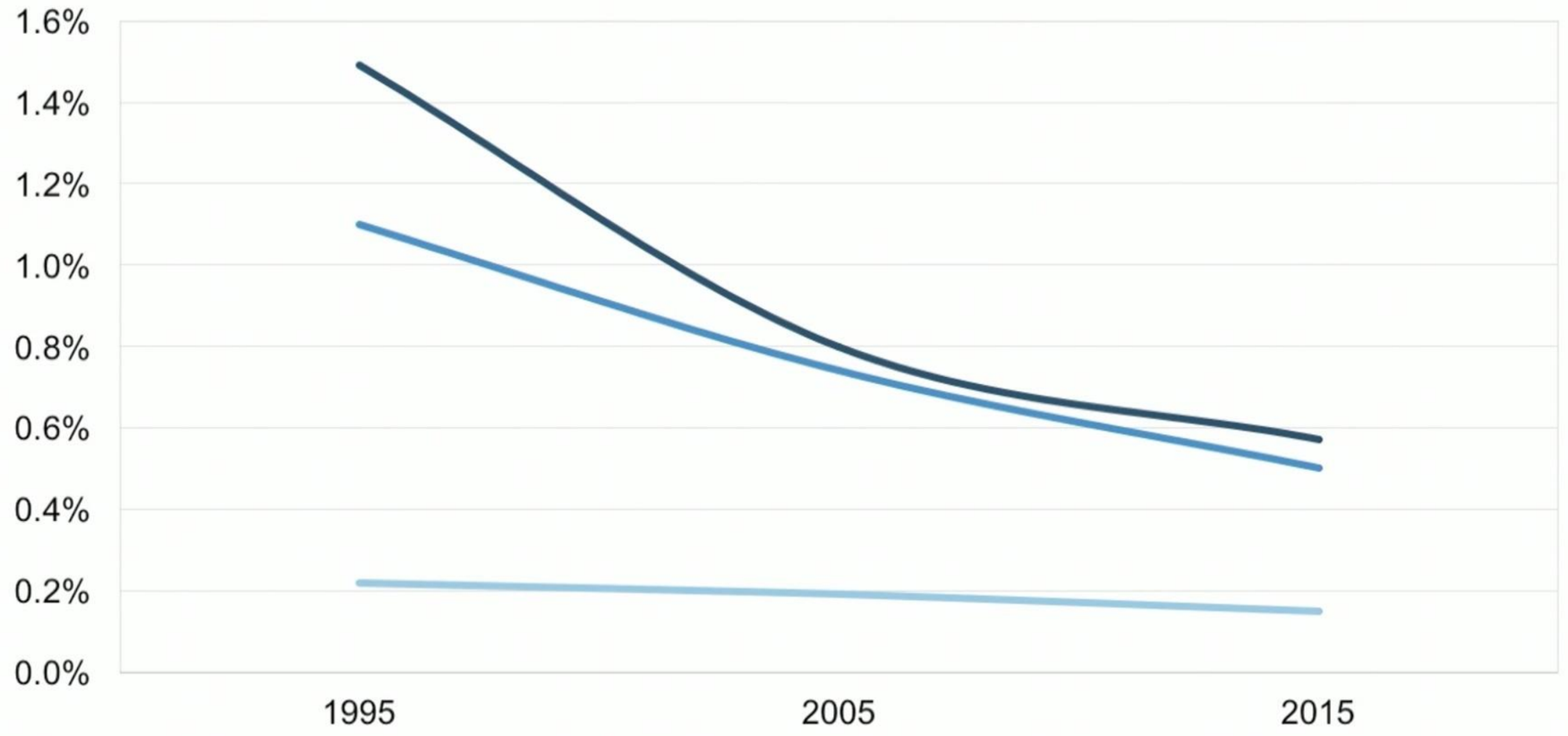
BUSINESS INSIDER

Store Closures
U.S. Retailers
9,000
7,500
6,000
4,500
3,000
1,500
0
6,163
8,640E
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017E
Source: Credit Suisse.

PULLING LESS WEIGHT

USA Net Sales as a % of USA GDP

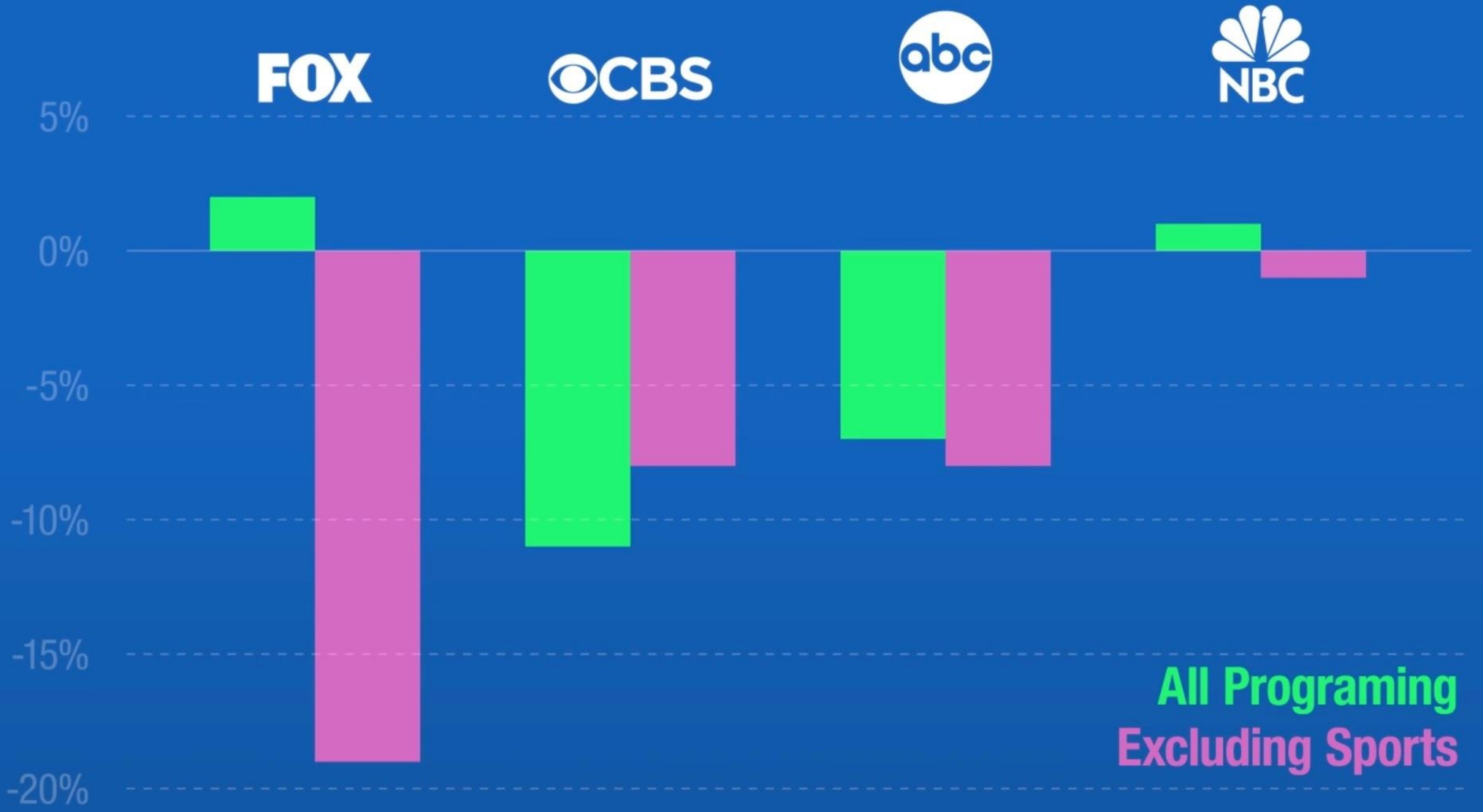
1995–2015



Sources: Company Filings and World Bank.
Note: GM numbers are based on total North America sales.

TV Viewership

2016–2017 Season



Source: Nielsen.

POR **PAULA ZOGBI** - EM **MINHAS-FINANCAS** / **CONSUMO** - 01 FEV, 2018 16H23

TV por assinatura perde 938,7 mil assinantes no Brasil em 2017

Queda com relação ao ano anterior correspondeu a 5% dos contratos

Global Ad Blocking Growth

Monthly Active Users of Major Browser Ad Blocking Extensions

2009–2015

Percentage of Affluents Who Can Identify A "Favorite" Brand

U.S., 2008 vs. 2015 YoY

Source: YouGov & Time Inc., April 2015.

statement socks

When you search on Pinterest

BRANDLESS™

SHOP ALL | NEW FOOD HOUSEHOLD BEAUTY PERSONAL CARE HOME & OFFICE HEALTH

One big mission. One little $3 price. Around here, your values have value.

CERTIFIED ORGANIC GLUTEN FREE NON GMO VEGAN NO ADDED SUGAR CERTIFIED KOSHER

Moisturizing Shampoo - $3

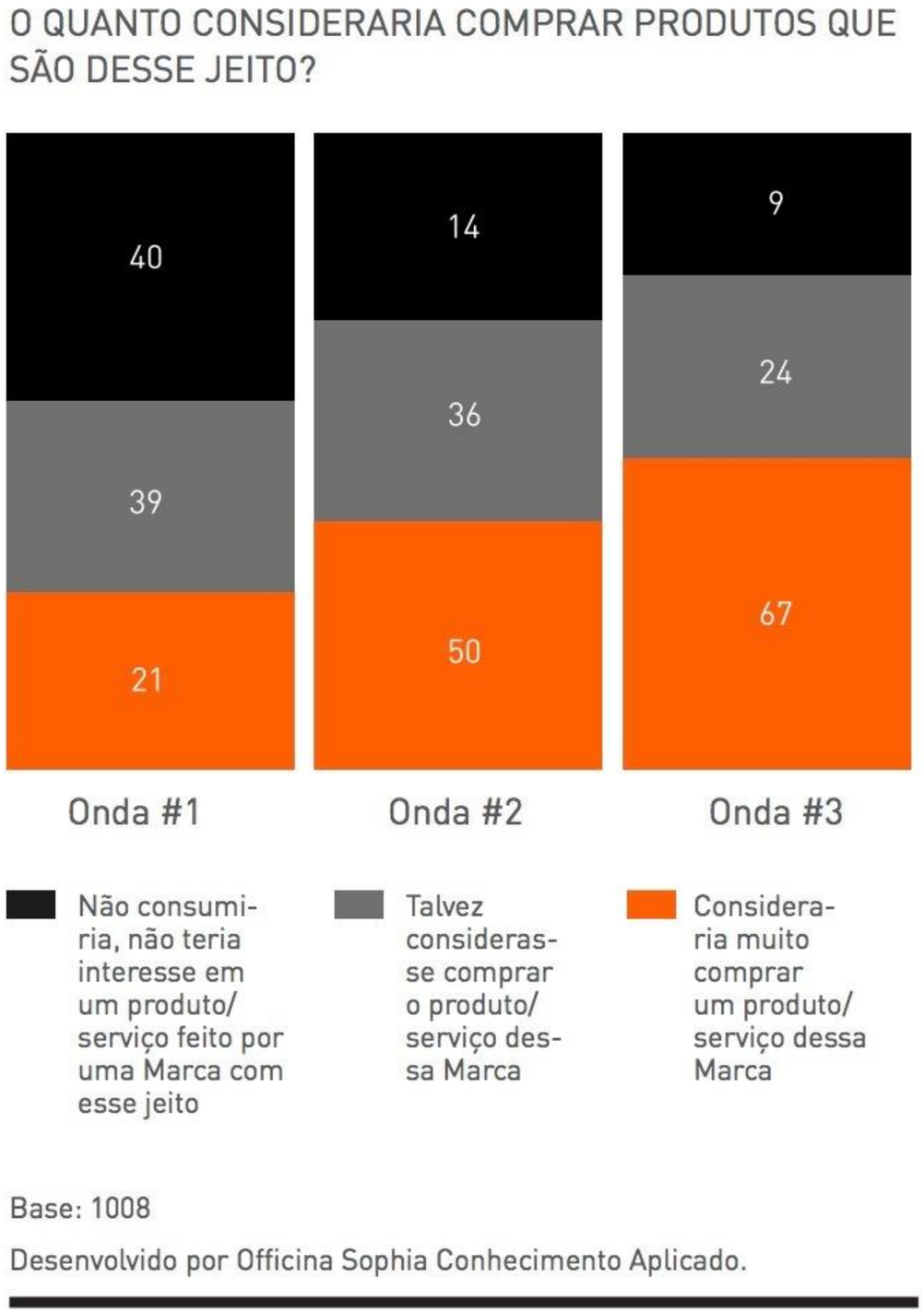
Moisturizing Conditioner - $3

Bo

Sign Up for

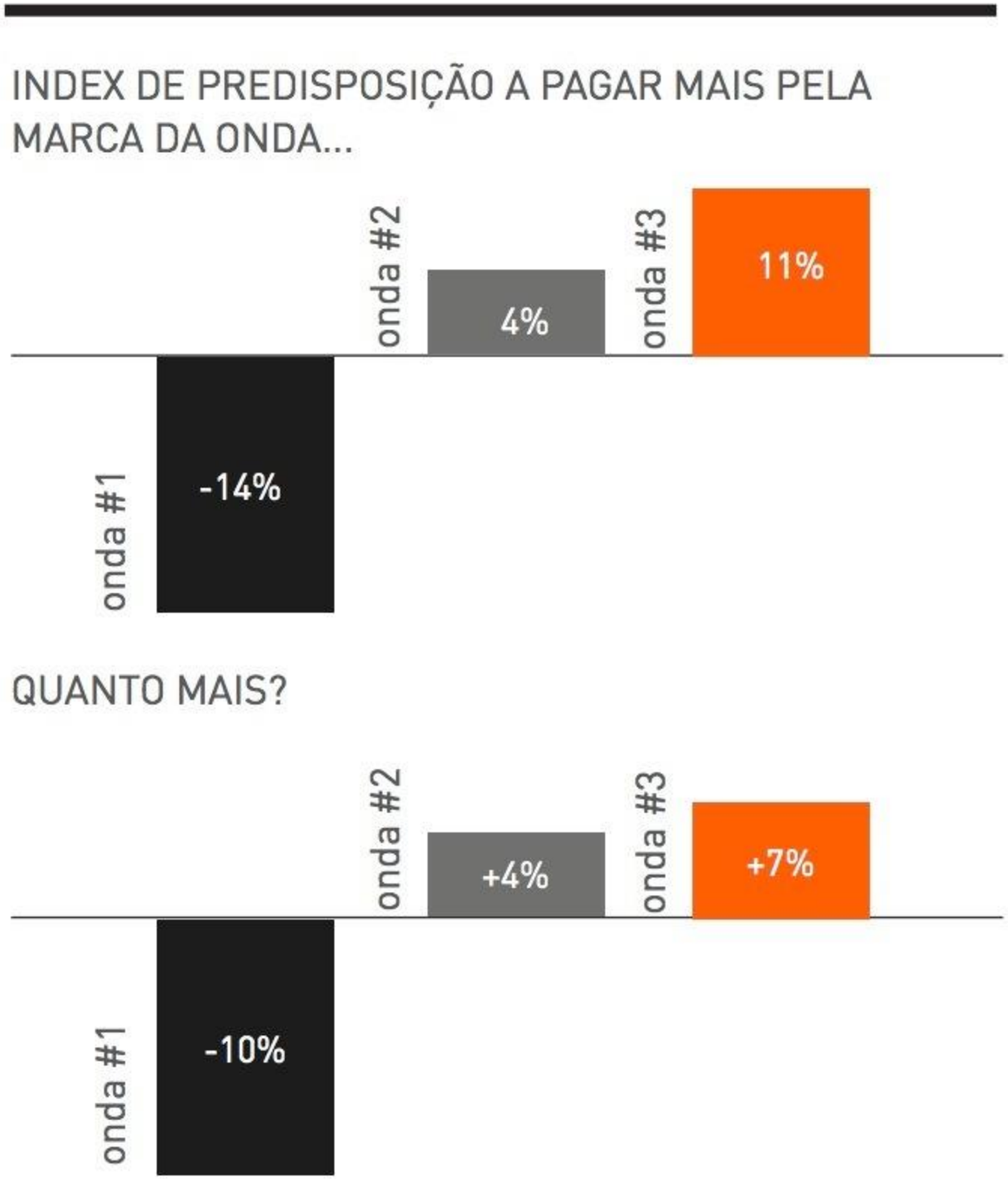
PROPÓSITO DE UM
INFLUENCIA A COM

- ONDA #1: FOCO EM VENDAS
- ONDA #2: CONEXÃO EMOCIONAL
- ONDA #3: PROPÓSITO



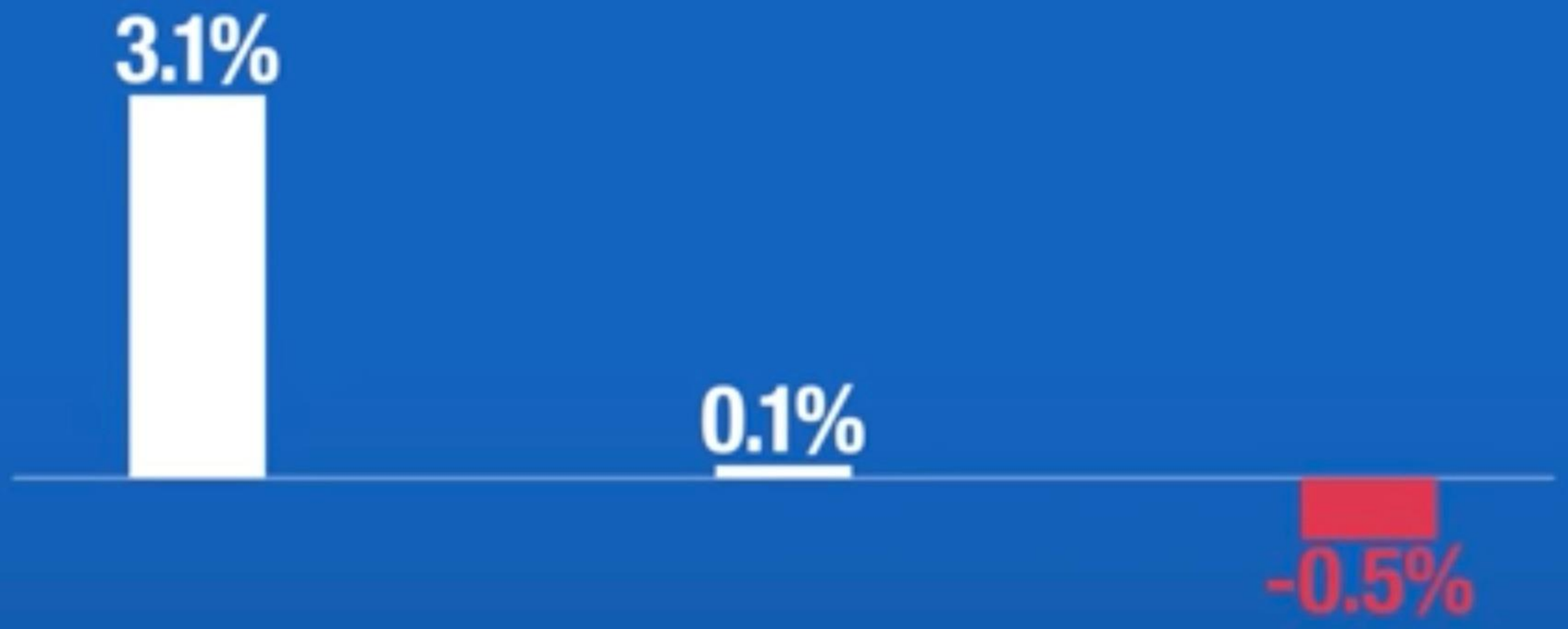
… E OS CLIENTE
MAIS PELO PRO

- ONDA #1: FOCO EM VENDAS
- ONDA #2: CONEXÃO EMOCIONAL
- ONDA #3: PROPÓSITO



Sales Growth of CPG Companies

By Size, 2015 vs. 2016

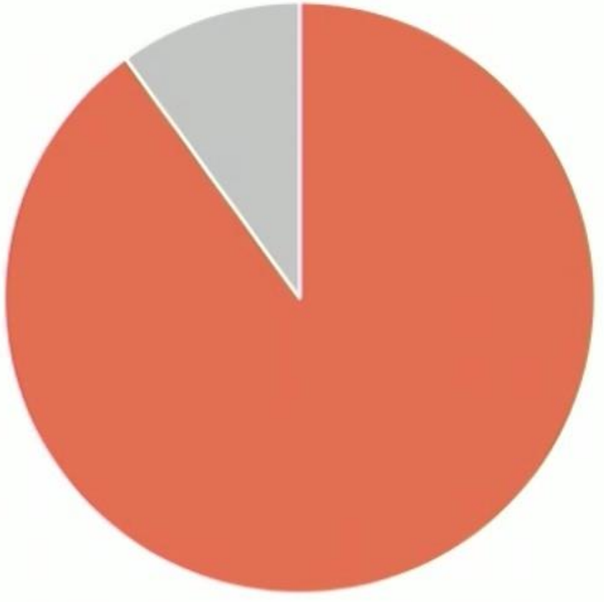


Source: "CPG Growth Leaders," IRI, March 2017.

TRADITIONAL ADVERTISING ≠ SUCCESS

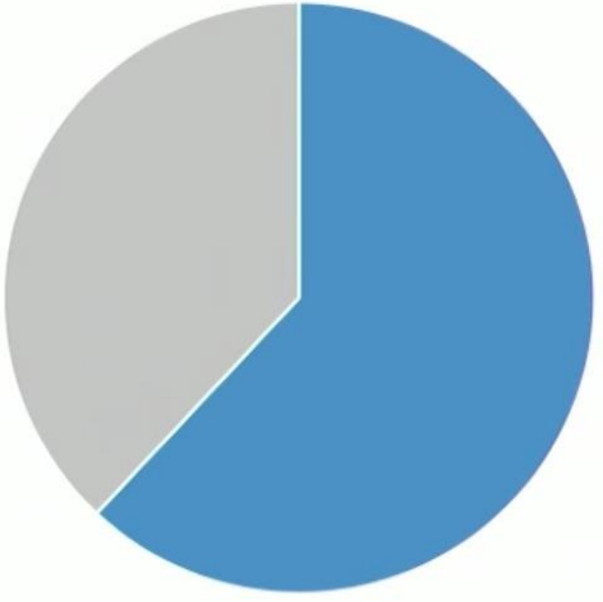
Performance of Top 100 CPG Brands in the USA

Trailing 12 months, June 2015



90%

Lost share

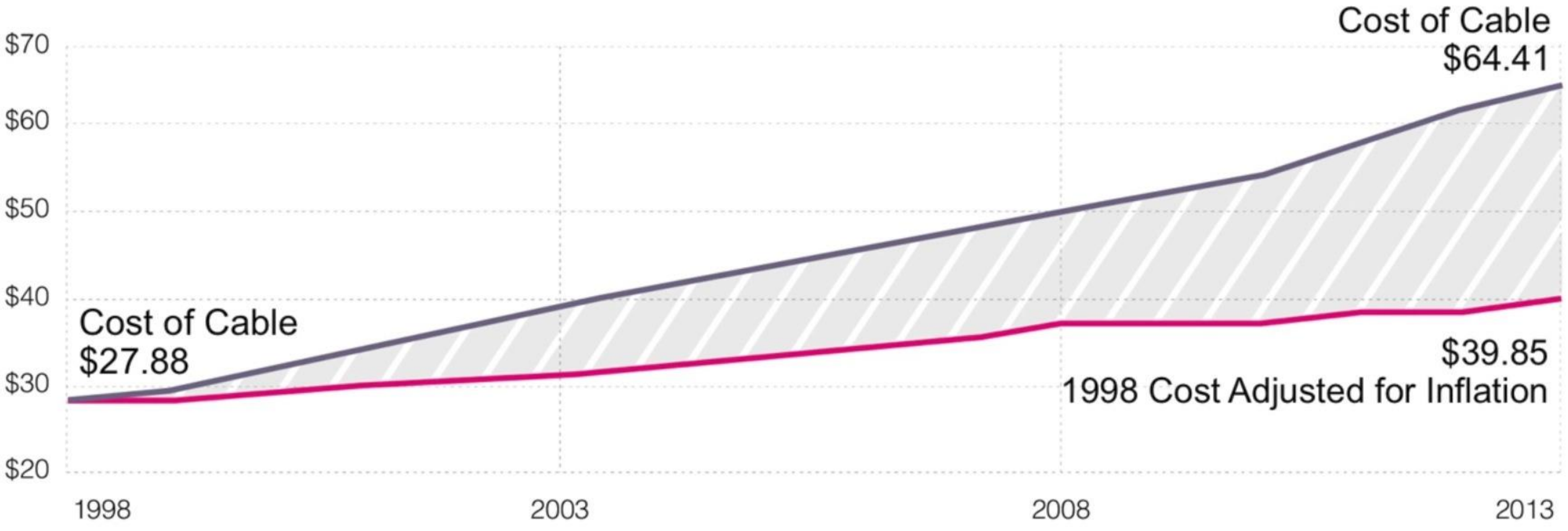


68%

Declined in Sales

USA Cable Prices vs. Inflation

1998–2013

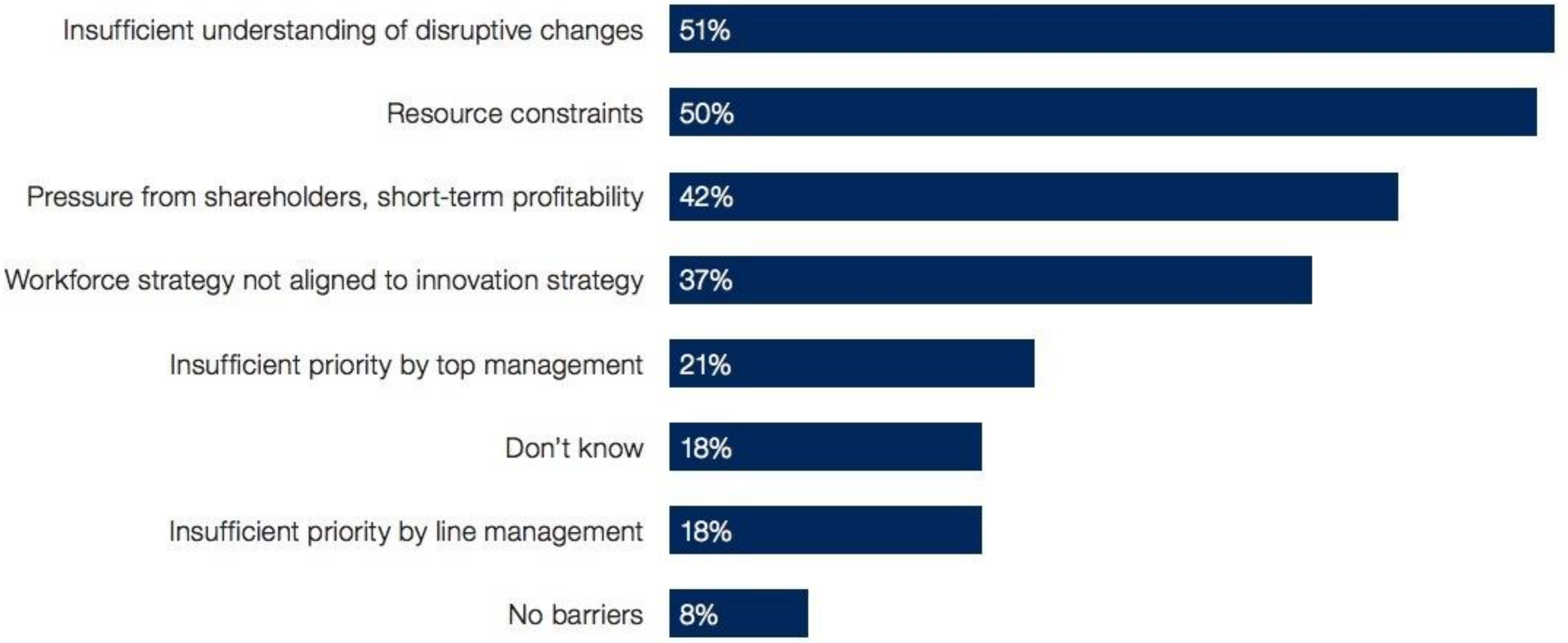


STATUS QUO

INOVADORES

Significance of barriers to change, industries overall

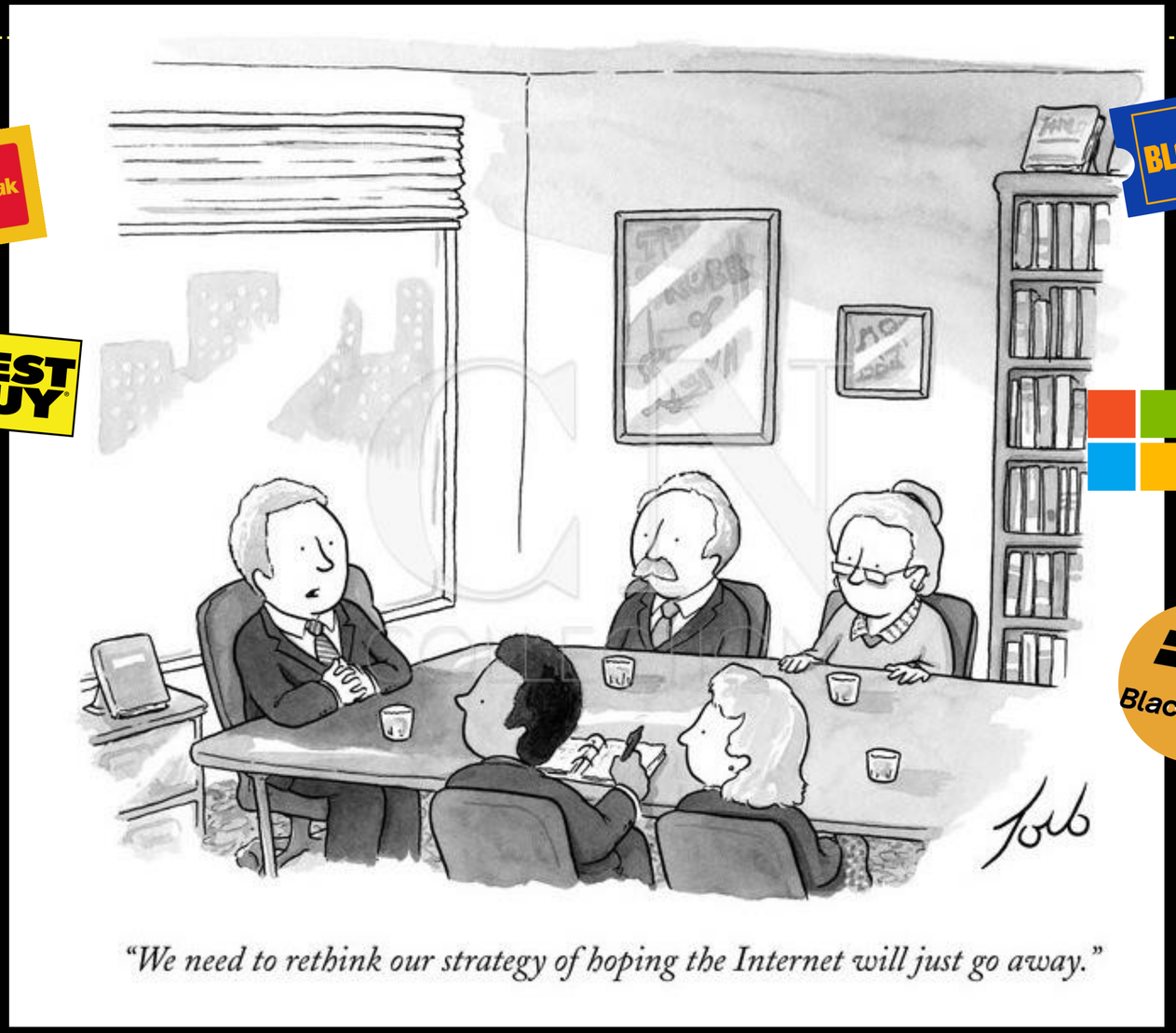
Share of respondents reporting barrier, %



Source: Future of Jobs Survey, World Economic Forum.
Note: Names of barriers have been abbreviated to ensure legibility.

Ano: 2007

Willful blindness



Kodak

BLOCKBUSTER

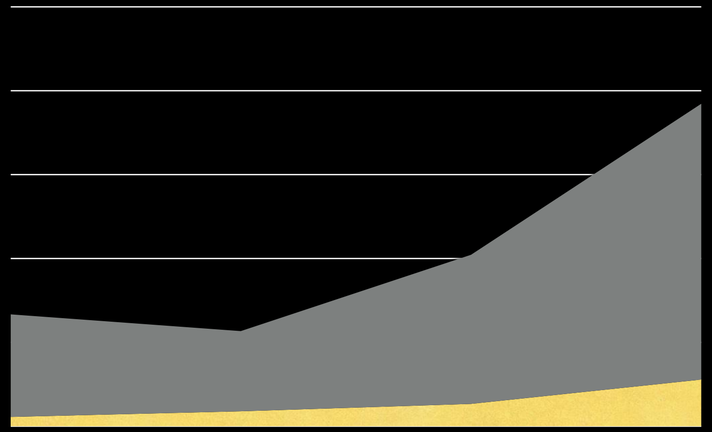
BEST BUY

Microsoft

BlackBerry

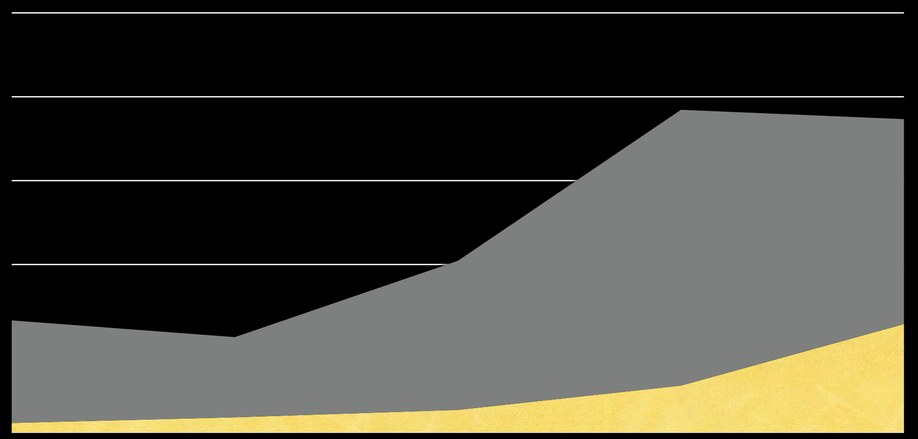
"PRECISAMOS REPENSAR NOSSA ESTRATÉGIA DE TORCER PRA INTERNET SIMPLESMENTE DESAPARECER"

Os quatro estágios da inação



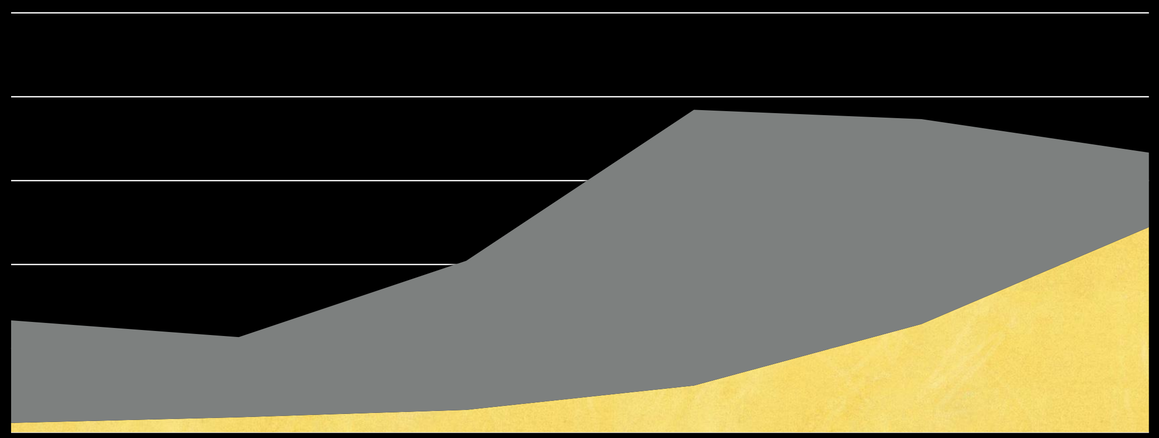
“SOMOS GRANDES DEMAIS”
“NÃO DÁ PRA FAZER ISSO”
“JÁ TENTAMOS ISSO”
“NÃO POSSO TOMAR ESSA DECISÃO”
“NÃO TEMOS TANTO DINHEIRO”
“NÃO CONSEGUIRIA INVESTIMENTO"

Os quatro estágios da inação



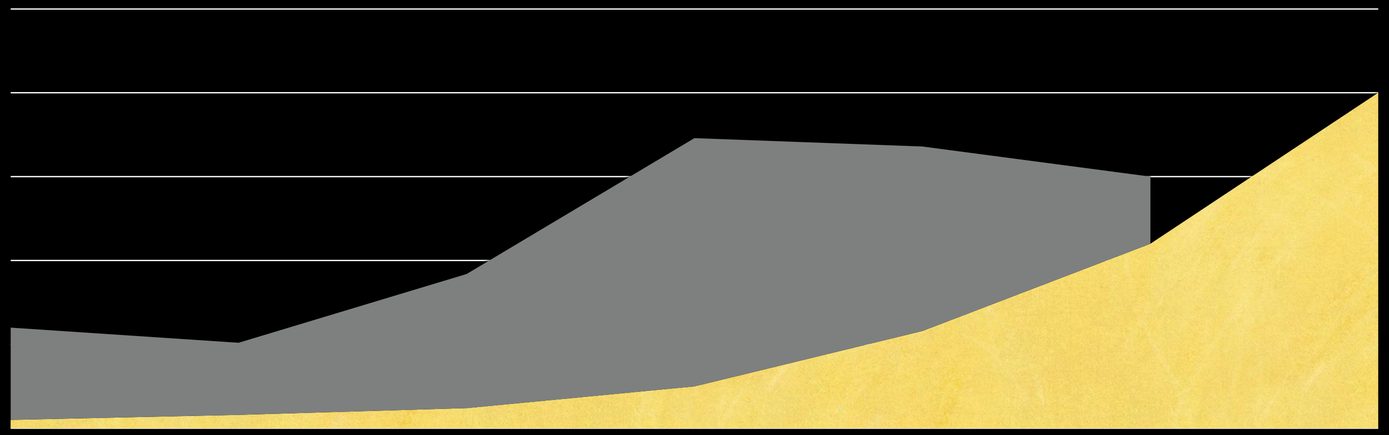
“NÓS AINDA ESTAMOS CRESCENDO”
“SOMOS DOMINANTES NO MERCADO”
“TEMOS MUITO MAIS DINHEIRO QUE ELES”
“NOSSO PRODUTO É SUPERIOR”
“ELES VÃO PERDER O FÔLEGO”
“ESTAMOS NO CONTROLE"

Os quatro estágios da inação



“ESTAMOS ACIONANDO O SINDICATO”
“O QUE ELES ESTÃO FAZENDO É CONTRA A LEI”
“ESTAMOS CONVERSANDO COM O CONGRESSO”
“VAMOS PROCESSÁ-LOS”
“ESTA PRÁTICA É NOCIVA PARA O MERCADO”
“ESSE TIPO DE SERVIÇO NÃO É BOM PARA NINGUÉM”

Os quatro estágios da inação



“IREMOS LANÇAR NOSSO PRODUTO SIMILAR AINDA ESTE ANO”
“O MERCADO É GRANDE E PODEMOS COMPETIR”
“LUTAMOS CONTRA O MONOPÓLIO DELES”
“SOMOS OS CARAS BONZINHOS DESSA HISTÓRIA"

Novo estágio: CRISE!

marcas fundadas em um ano de crise na economia americana

http://it.toolbox.com/blogs/insidecrm/14-big-businesses-that-started-in-a-recession-53520

1. BE A TECH COMPANY
2. COLLECT DATA
3. MAKE A BETTER PRODUCT

“No velho mundo você dedicava 30% do seu tempo no produto e 70% do seu tempo em promoção do produto. No novo mundo, isso inverte”

JEFF BEZOS, AMAZON

Robô faz em segundos o que demorava 360 mil horas para um advogado

Possibilitado graças à investimentos em machine learning e uma nova rede particular de nuvem, o COIN é apenas o começo para o maior banco norte-americano

Pão de Açúcar descobre um tesouro nos algoritmos

The five largest companies in 2006 . . .

1	Exxon Mobil	**$540** BILLION MARKET CAP
2	General Electric	**463**
3	Microsoft	**355**
4	Citigroup	**331**
5	Bank of America	**290**

. . . and now

1	Apple	**$794**
2	Alphabet (Google)	**593**
3	Microsoft	**506**
4	Amazon	**429**
5	Facebook	**414**

Companies That Outperformed the S&P 500

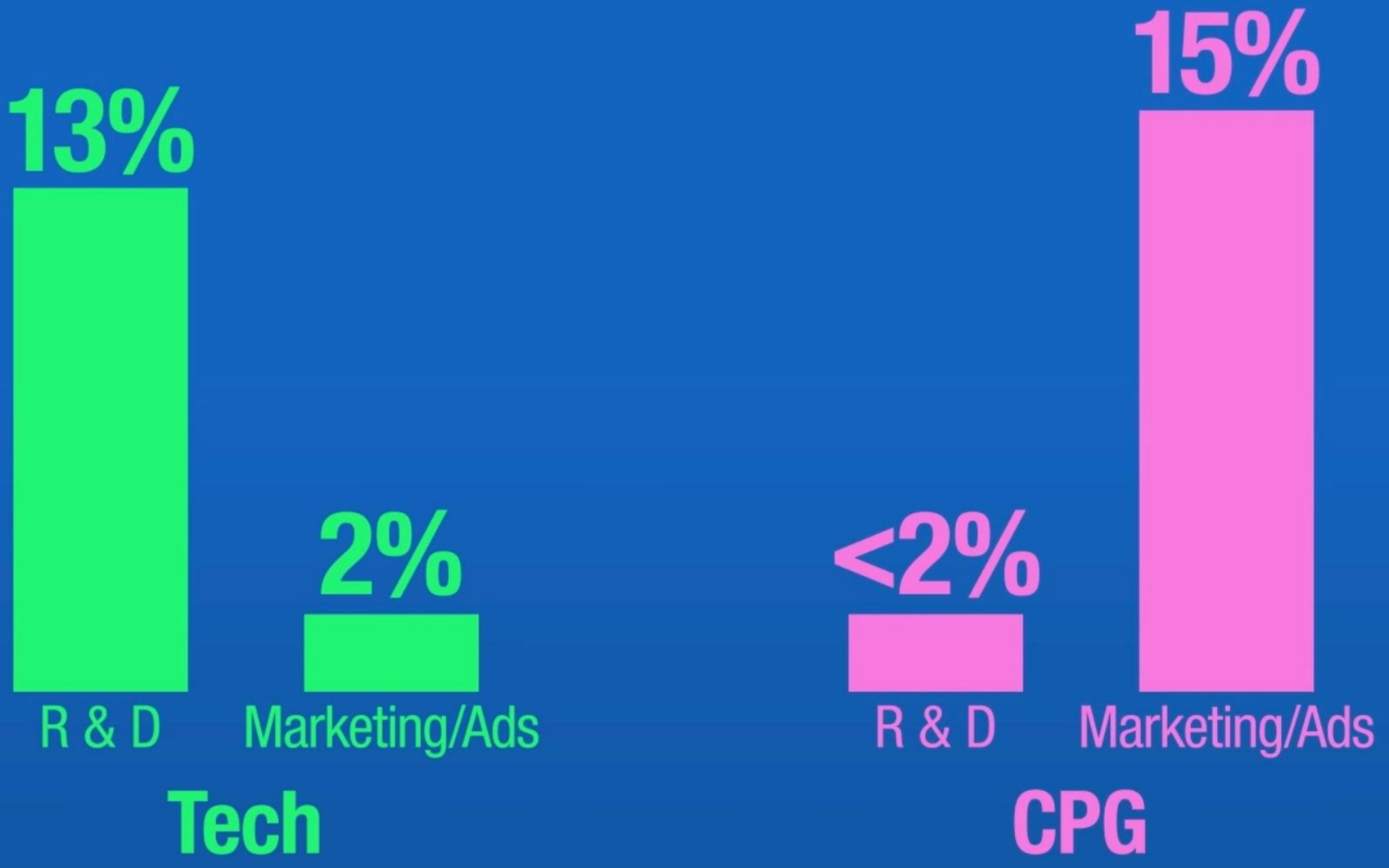
Averaged from 2011–2016

Algorithm Businesses

Source: S&P Global Market Intelligence, USA Today Research.

Average Spend

2016



Source: “The Product Launch Fallacy Of Big CPGs,” CB Insights, March 2017.

Ad Spend per Vehicle Sold

2015

Source: "Tesla Spends Just $6 Per Car In Advertising," Teslarati, July 2016.
AdAge Datacenter.

MOLLY MCHUGH GEAR 10.14.15 5:19 PM

TESLA'S CARS NOW DRIVE THEMSELVES, KINDA

WIRED SUBSCRIBE

SPONSOR CONTENT ALEX BRISBOURNE, KORE

TESLA'S OVER-THE-AIR FIX: BEST EXAMPLE YET OF THE INTERNET OF THINGS?

Image: jurvetson/Flickr

Tech

Man summons his Tesla using only his voice thanks to Amazon Echo

By Selena Larson

May 6, 2016, 11:37am CT

http://bit.ly/1O3k4gY

Daily Dot Tech

Like Follow

You could drive your Tesla out of a garage, or you could get Amazon's Alexa to do it for you.

Tesla Model S owner Jason Goecke programmed his Amazon Echo to direct his Tesla using the car's summon feature. Summon lets drivers control their cars remotely through an app; the self-driving feature can slowly maneuver Teslas into and out of parking spaces and garages.

HOME / BUSINESS NEWS

Elon Musk: Tesla Model 3 received 232K orders in less than 24 hours

By Marilyn Malara | April 2, 2016 at 10:55 AM

0 Comments Share Tweet Email Print

1 of 2

People wait in line to order a Tesla M

HAWTHORNE, Calif., Apr

among electric car cons

24 hours, according to C

Flavius Vieriu
@flaviusvee
Follow

Have a feeling I will be in a long line at Lenox Mall @TeslaMotors showroom waiting to order my #Model3 twitter.com/TeslaMotors/st…

10:36 AM - 16 Mar 2016

1 2

Winston Rast
@winstonrast
Follow

I'll be first in line with my deposit 3/31. Can't wait! #Model3 #Tesla twitter.com/teslamotors/st…

12:53 AM - 16 Mar 2016

1

Kristen Coderre
@missopinion
Follow

15 days before I can order my #Tesla #Model3

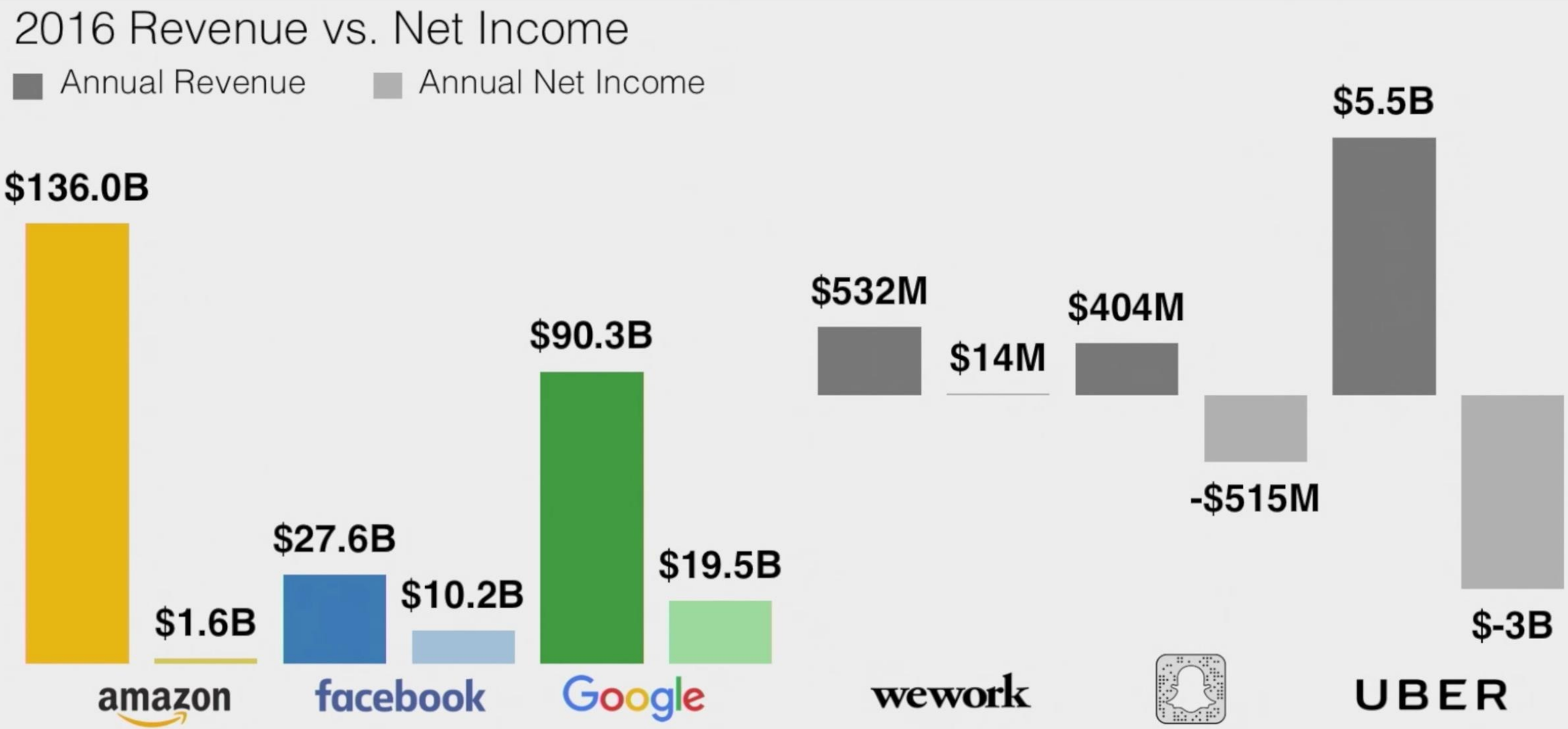
7:19 PM - 15 Mar 2016 · Colorado, USA, United States

5

TESLA LIVE

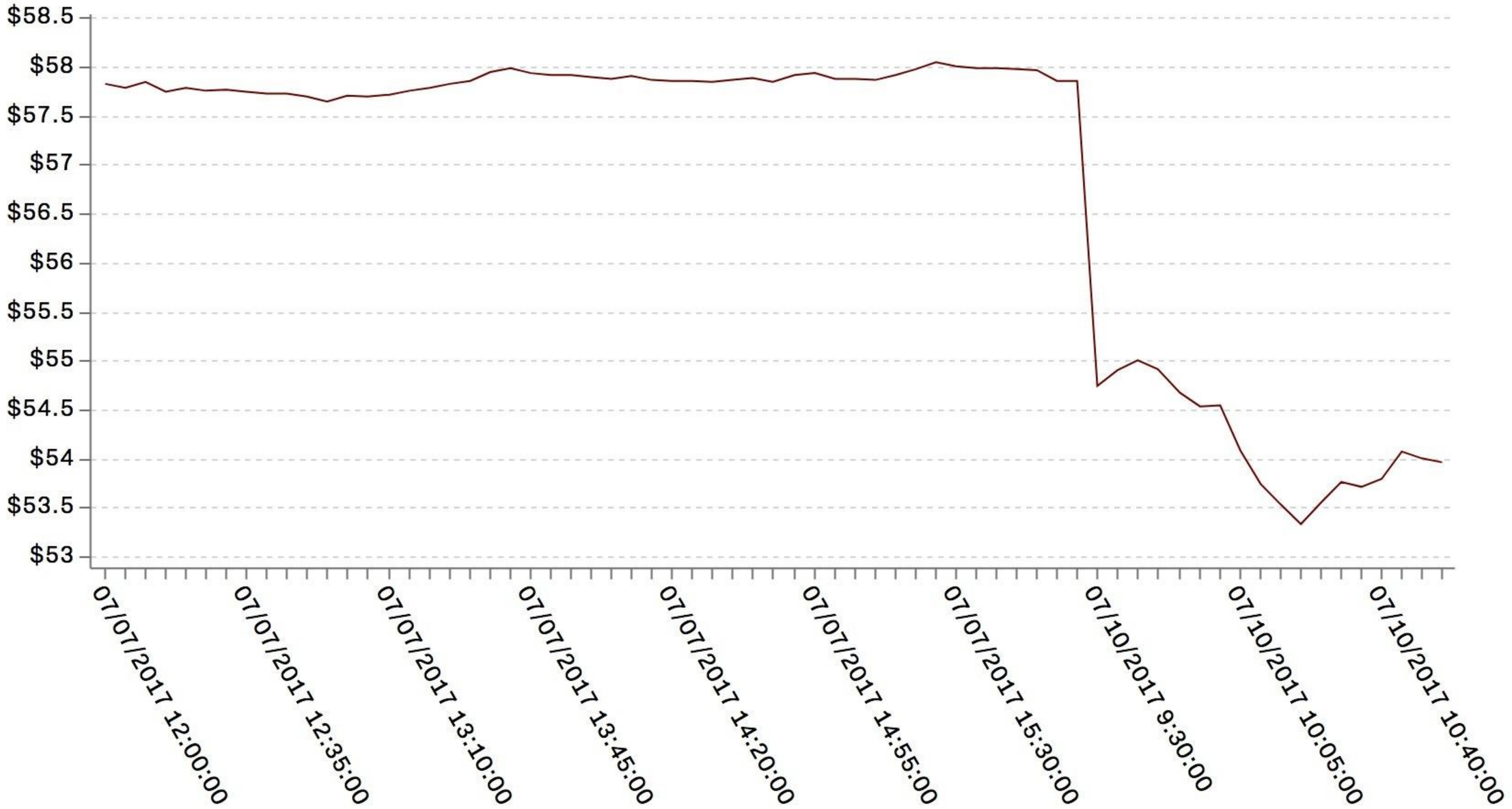
JUST
WALK
OUT
SHOPPING

Receita vs. lucro



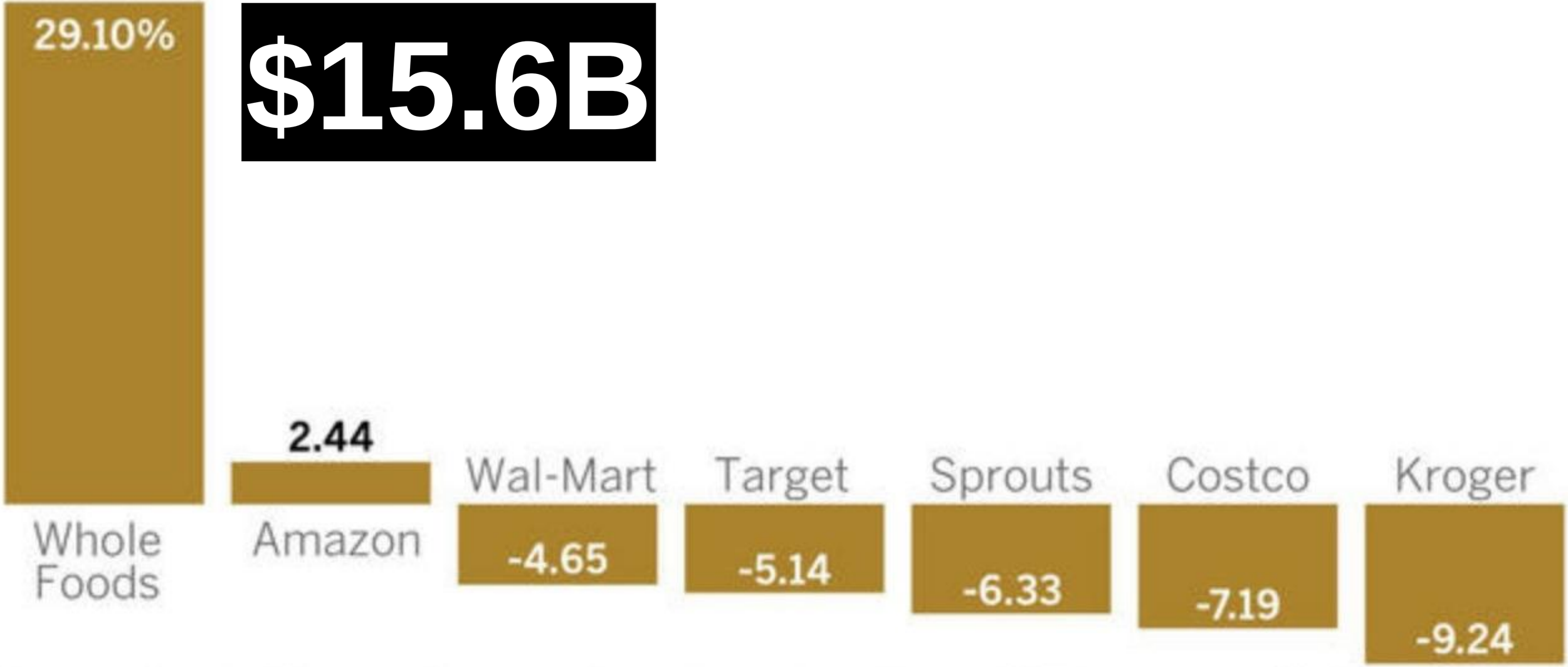
Source: SEC Filings and Company Announcements.

Best Buy stock price drops on Amazon Geek Squad news



Market reaction

Stock market reaction to Amazon's purchase of Whole Foods Markets Inc.

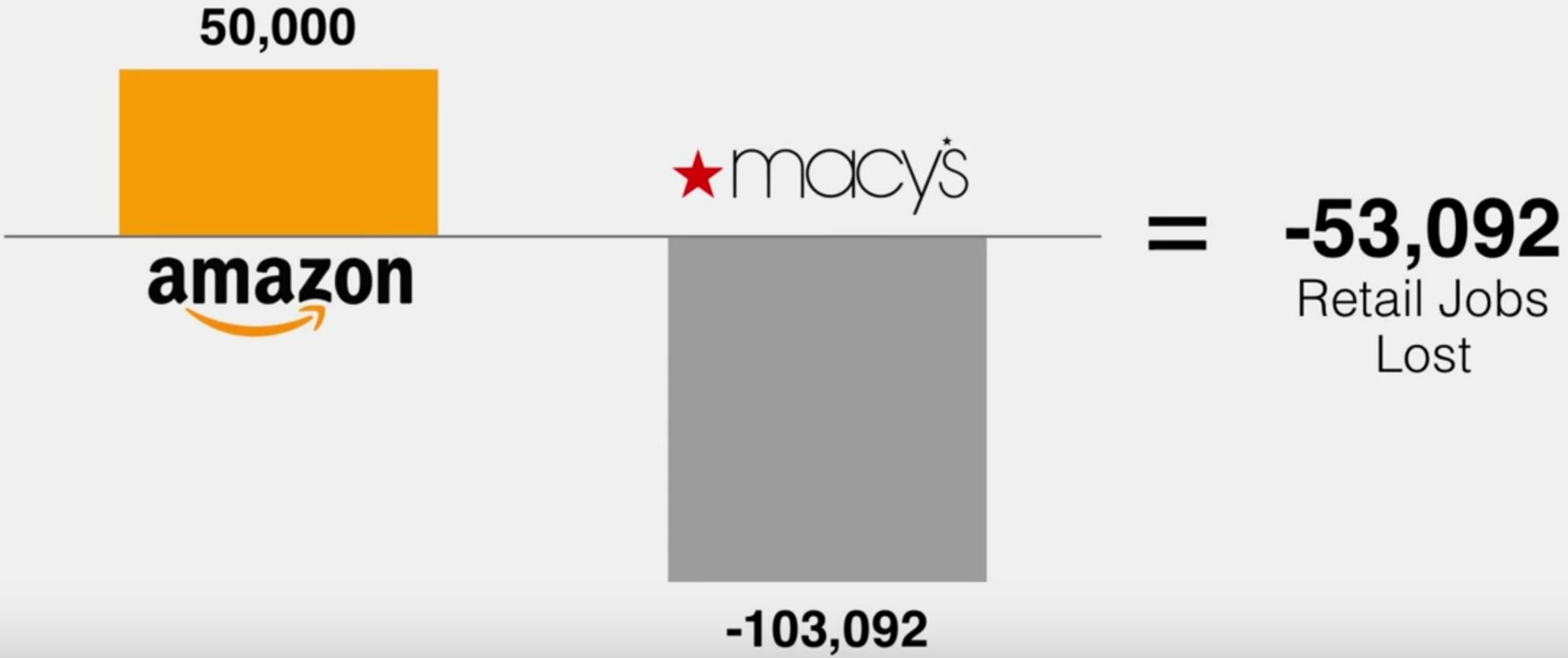


Source: Google Finance. Data as of markets close, 1 p.m. PDT

@latimesgraphics

AMAZON'S PROJECTED $20B GROWTH

Number of Employees Needed
2017



RETURN ON (HUMAN) CAPITAL

NUMBER OF EMPLOYEES NEEDED TO GENERATE **$10M IN REVENUE**

	5	vs.	SAMSUNG 94
			112
			Microsoft 15

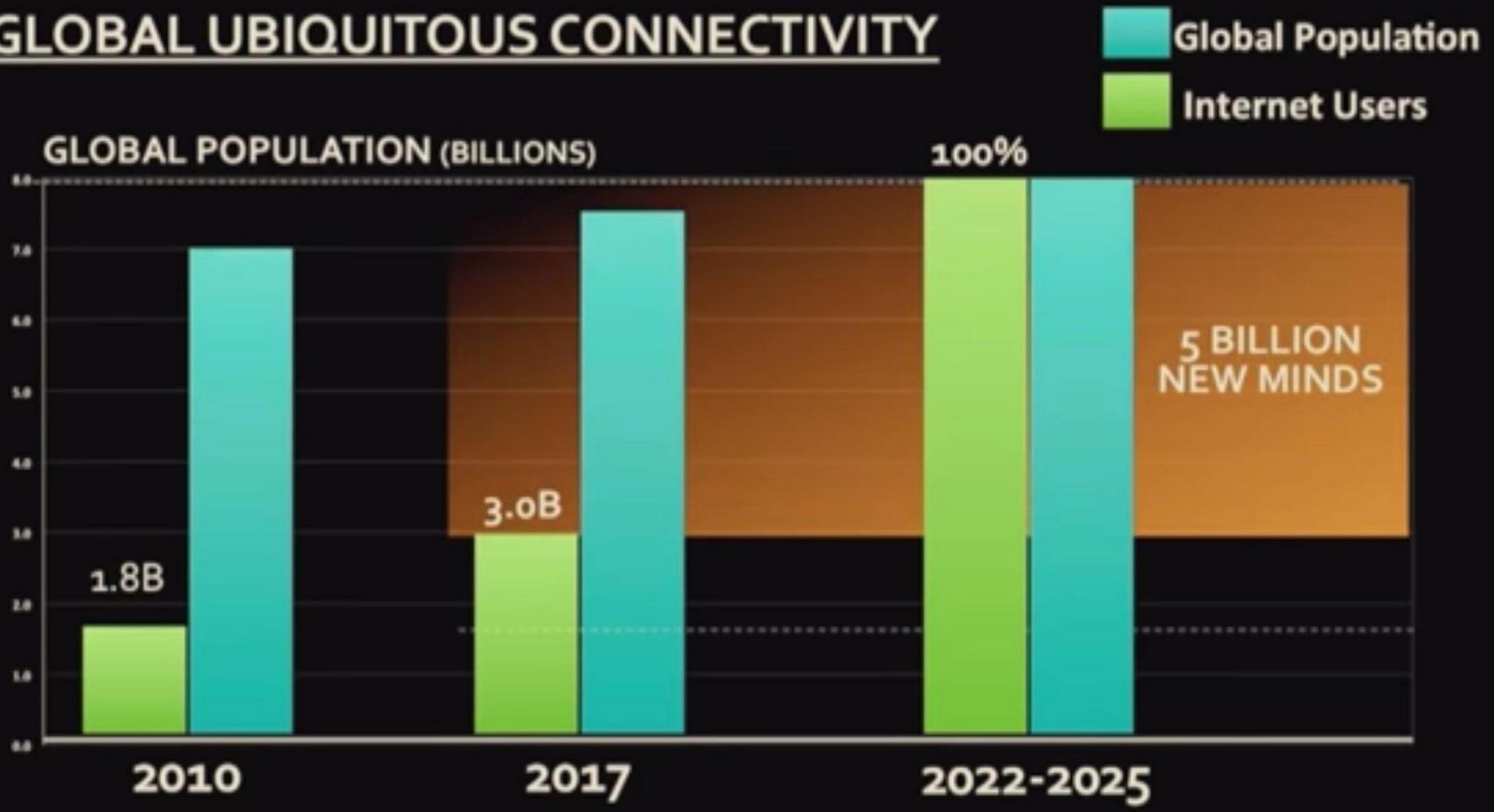
RETURN ON (HUMAN) CAPITAL

NUMBER OF EMPLOYEES NEEDED TO GENERATE **$10M IN REVENUE**

facebook	6	WPP	70
Google	8	Omnicom	46
		PUBLICIS	78

vs.

GLOBAL UBIQUITOUS CONNECTIVITY



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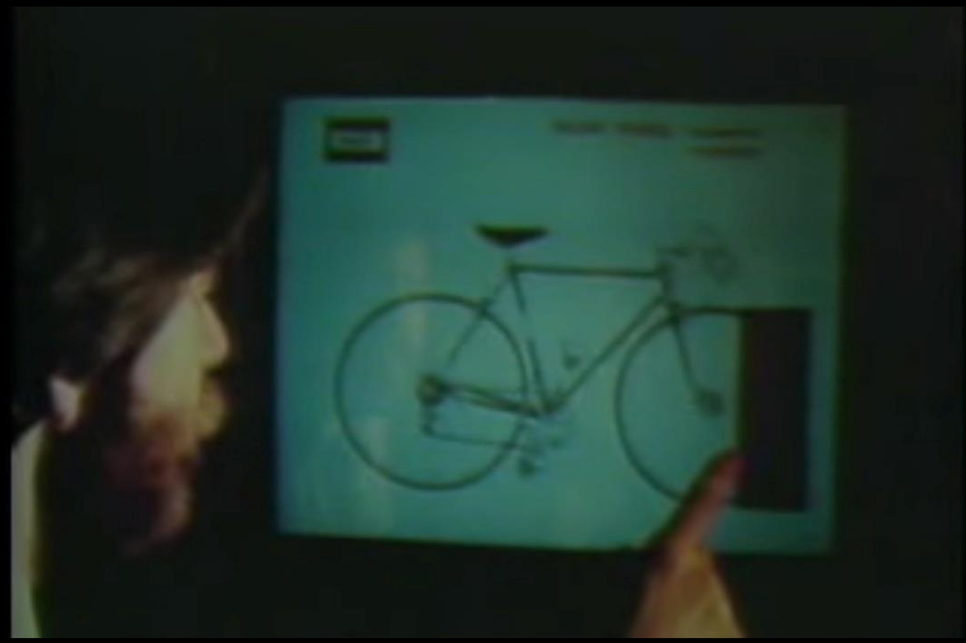


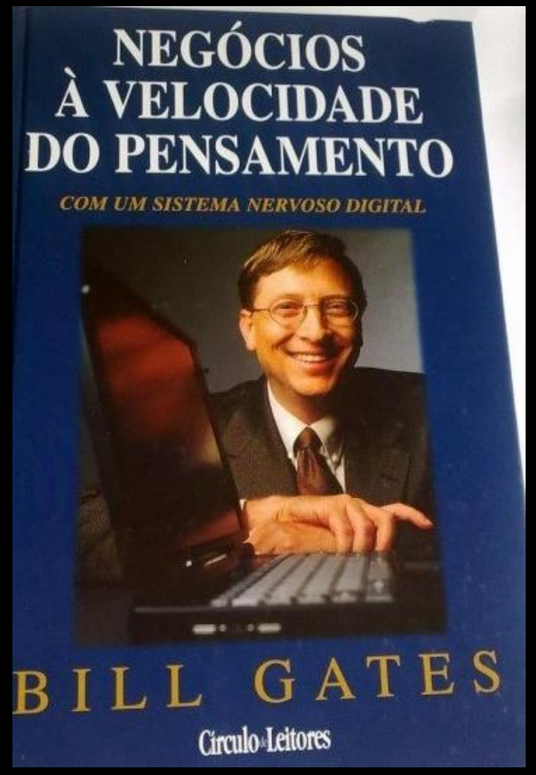
NICHOLAS NEGROPONTE. 1984

Previu que usaríamos telas touchscreen, multi touch, force touch, filmes interativos, ebooks, programação para crianças e teleconferência em vídeo

https://www.youtube.com/watch?v=vc8Ks6KOySg

BILL GATES . 1999

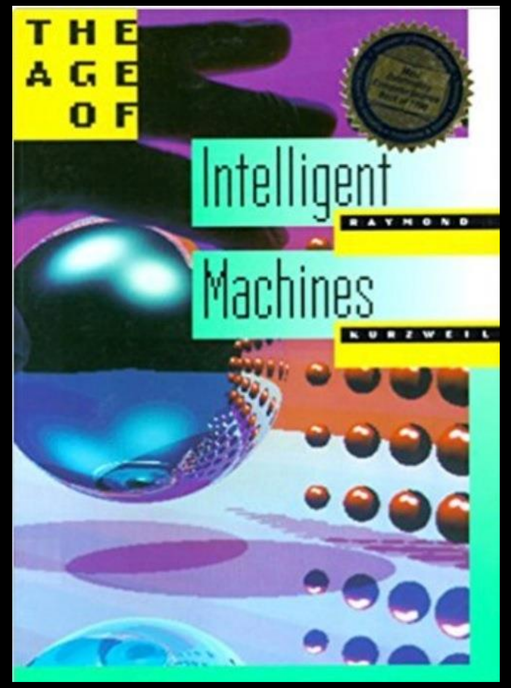
Previu dispositivos móveis,
sites de comparação de preços,
redes sociais e streaming

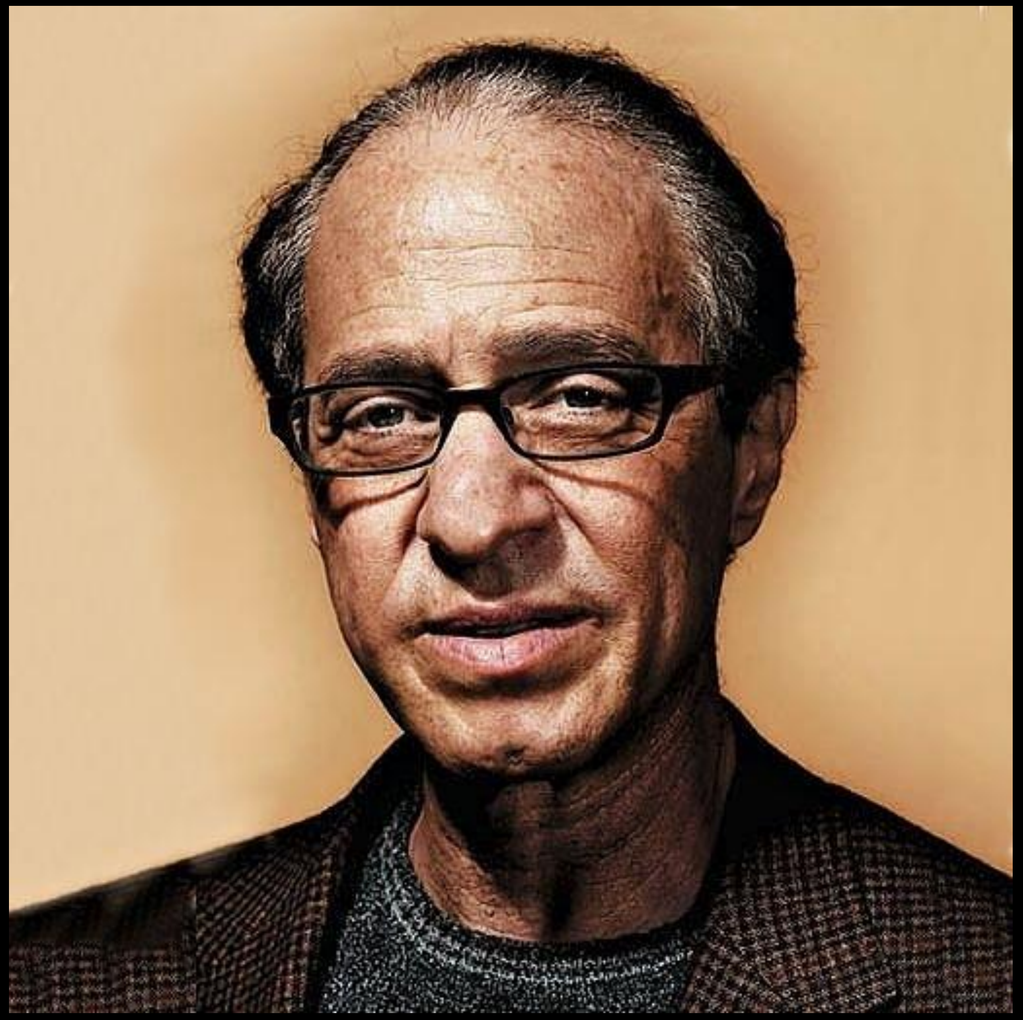


http://epocanegocios.globo.com/Informacao/Resultados/noticia/2015/05/10-previsoes-que-bill-gates-fez-em-1999-e-acertou-em-cheio.html

RAY KURZWEIL . 1990

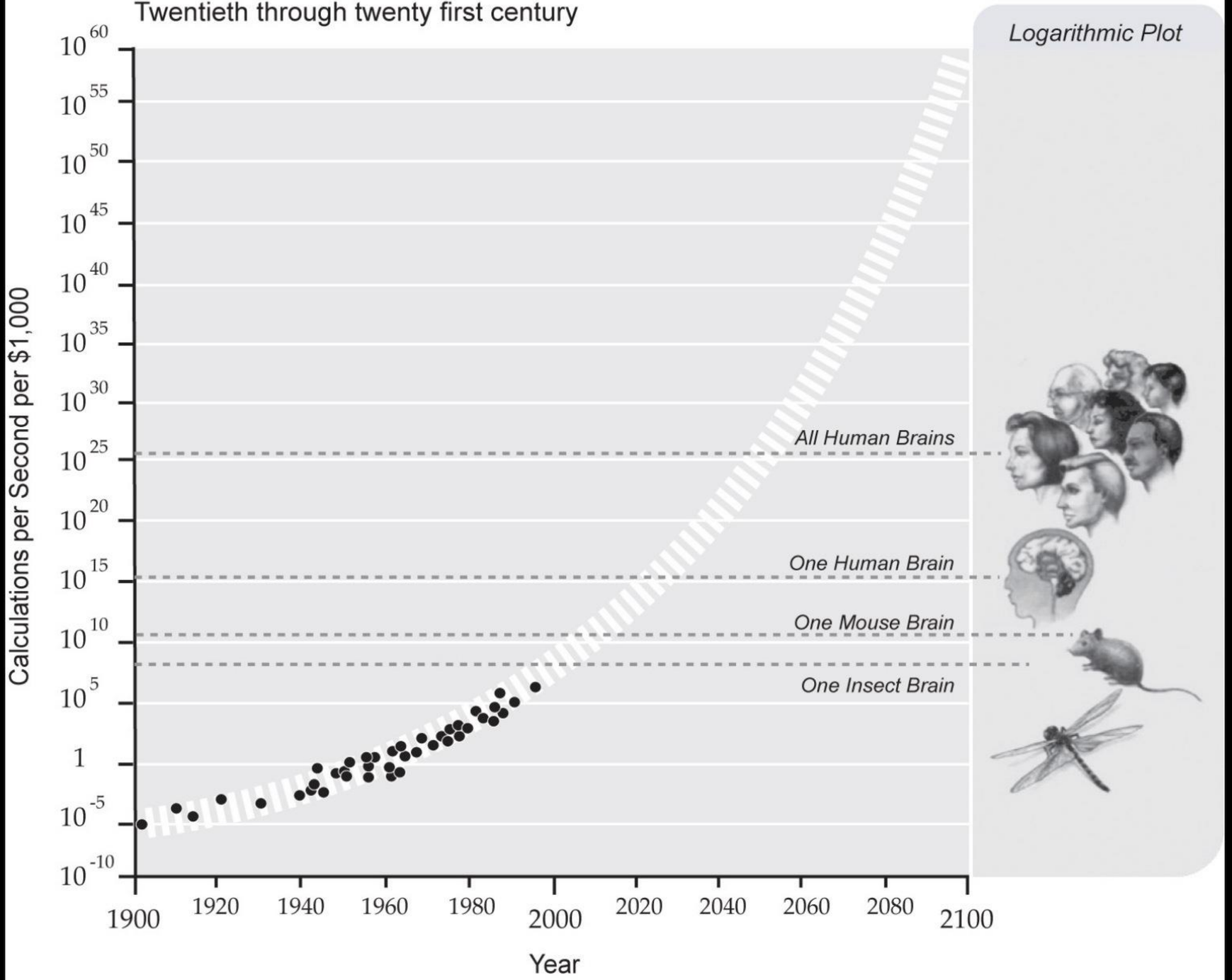
Previu a queda da União Soviética,
a vitória de um campeonato
mundial de xadrez por um computador,
e o surgimento da World Wide Web

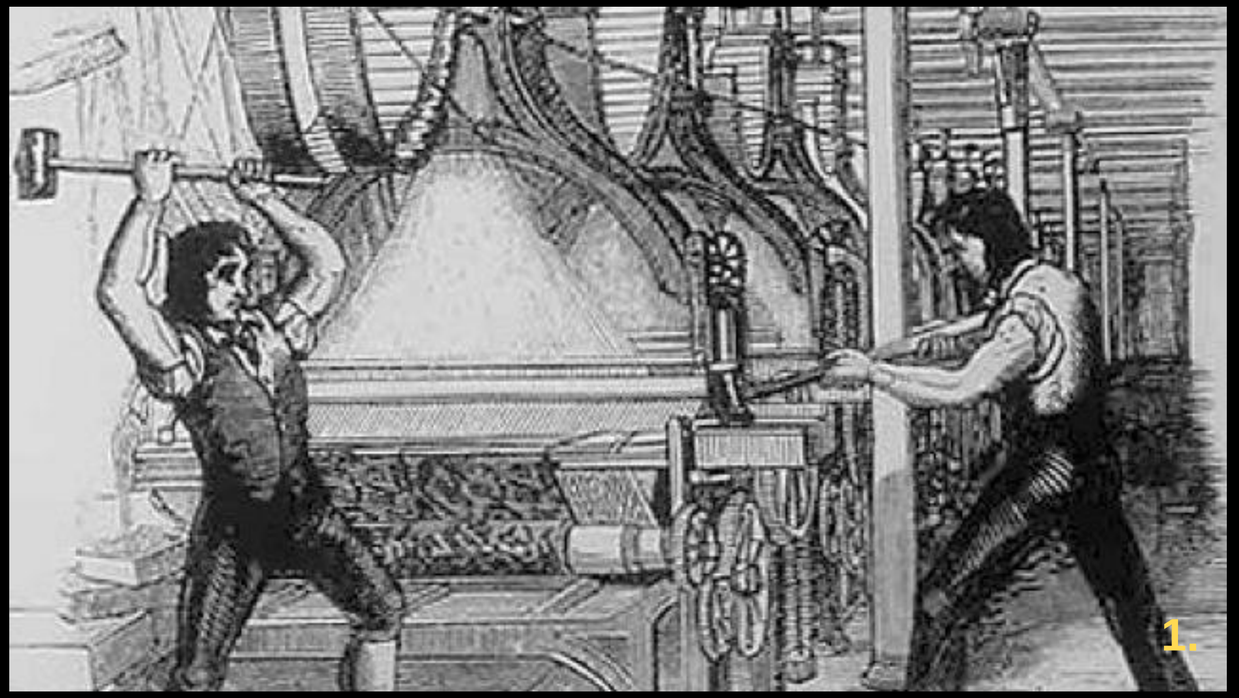


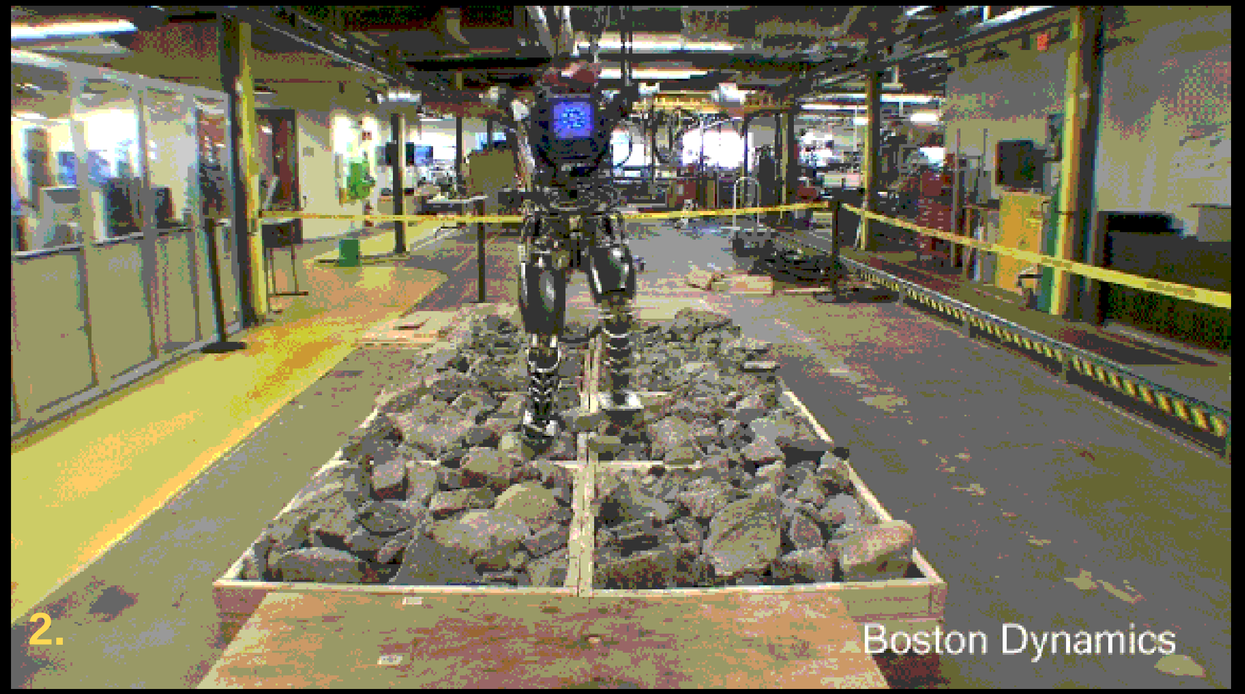


Exponential Growth of Computing

Twentieth through twenty first century

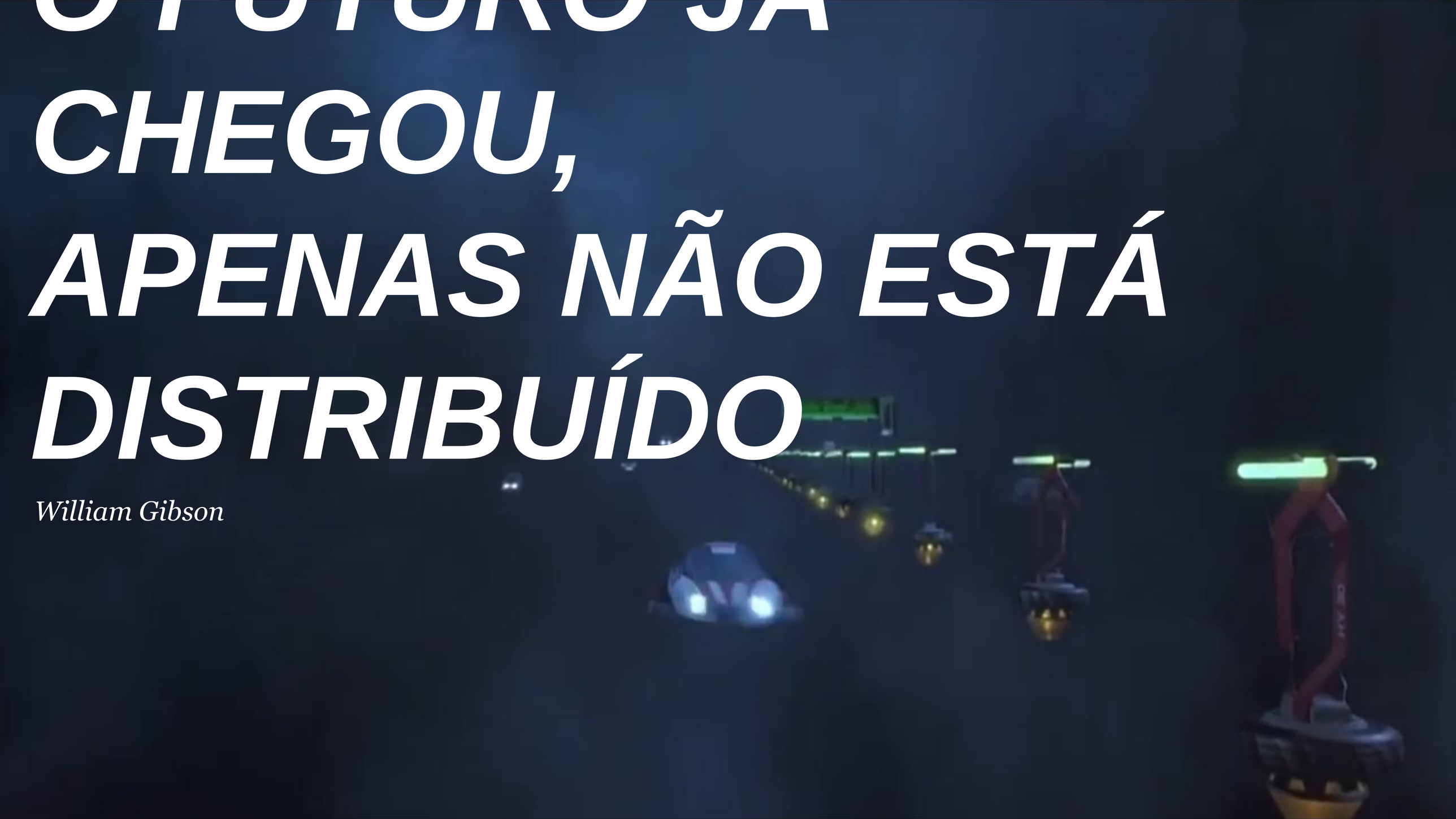



1.


2.
Boston Dynamics

3.

4.


O FUTURO JÁ
CHEGOU,
APENAS NÃO ESTÁ
DISTRIBUÍDO
William Gibson

MTS
Instagram

WORLD ECONOMIC FORUM

COMMITTED TO IMPROVING THE STATE OF THE WORLD

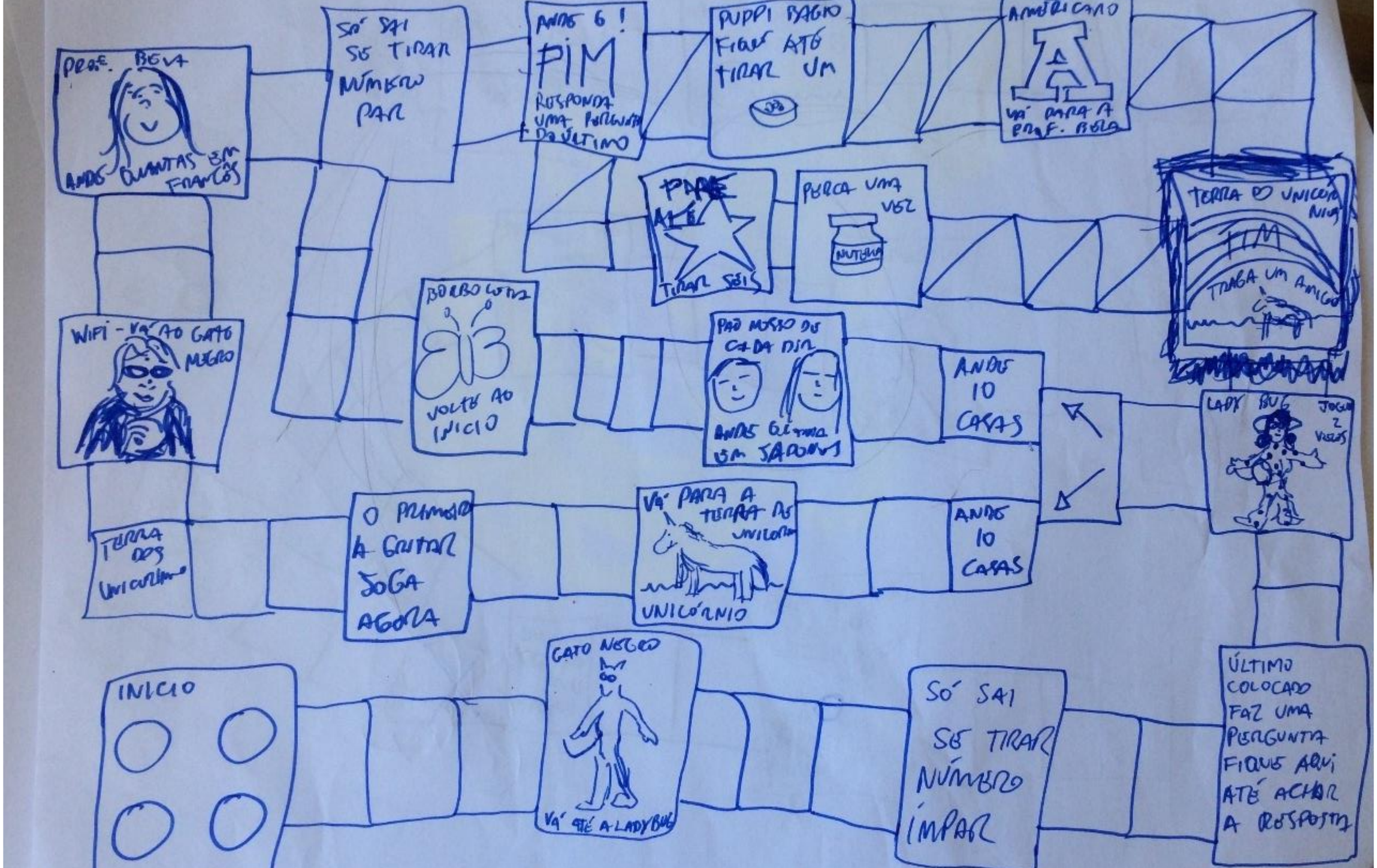
Top 10 skills

in 2020

1. Complex Problem Solving
2. Critical Thinking
3. Creativity
4. People Management
5. Coordinating with Others
6. Emotional Intelligence
7. Judgment and Decision Making
8. Service Orientation

in 2015

1. Complex Problem Solving
2. Coordinating with Others
3. People Management
4. Critical Thinking
5. Negotiation
6. Quality Control
7. Service Orientation
8. Judgment and Decision Making


PROF. BEVA
ANDE QUANTAS EM FRANCÊS
SÓ SAI SE TIRAR NÚMERO PAR
ANDE 6 ! PIM RESPONDA UMA PERGUNTA DA ÚLTIMO
PUPPI BAGIO FICAR ATÉ TIRAR UM
AMERICANO
VÁ PARA A PROF. BEVA
PARE ATÉ TIRAR SEIS
PUXA UMA VEZ
NUTELLA
TERRA DO UNICÓRNIO
FIM
TRAGA UM AMIGO
WIFI - VÁ AO GATO NEGRO
BOLSO CUTIA
VOLTE AO INICIO
PÃO NOSSO DE CADA DIA
ANDE ÚLTIMA UM SAPOONS
ANDE 10 CASAS
LADY BUG
JOGUE 2 VEZES
TERRA DOS UNICÓRNIOS
O PRIMEIRO A GRITAR JOGA AGORA
VÁ PARA A TERRA DO UNICÓRNIO
UNICÓRNIO
ANDE 10 CASAS
INICIO
GATO NEGRO
VÁ ATÉ A LADYBUG
SÓ SAI SE TIRAR NÚMERO ÍMPAR
ÚLTIMO COLOCADO FAZ UMA PERGUNTA FIQUE AQUI ATÉ ACHAR A RESPOSTA

O ADULTO
CRIATIVO
É A CRIANÇA
QUE SOBREVIVEU

“Toda criança é uma artista. Difícil é se manter artista depois de adulto”
– Pablo Picasso

1.PAIS
2.ESCOLA
3.CHEFES

NÃO PODE!
1.PAIS
2.ESCOLA

“Quem pode ser presidente?”
"Quem pode fazer um filme?”
“Quem vai ser astronauta?"

NINGUÉM ESTÁ CONTENTE COM A ESCOLA

COMO SERIA A ESCOLA IDEAL?

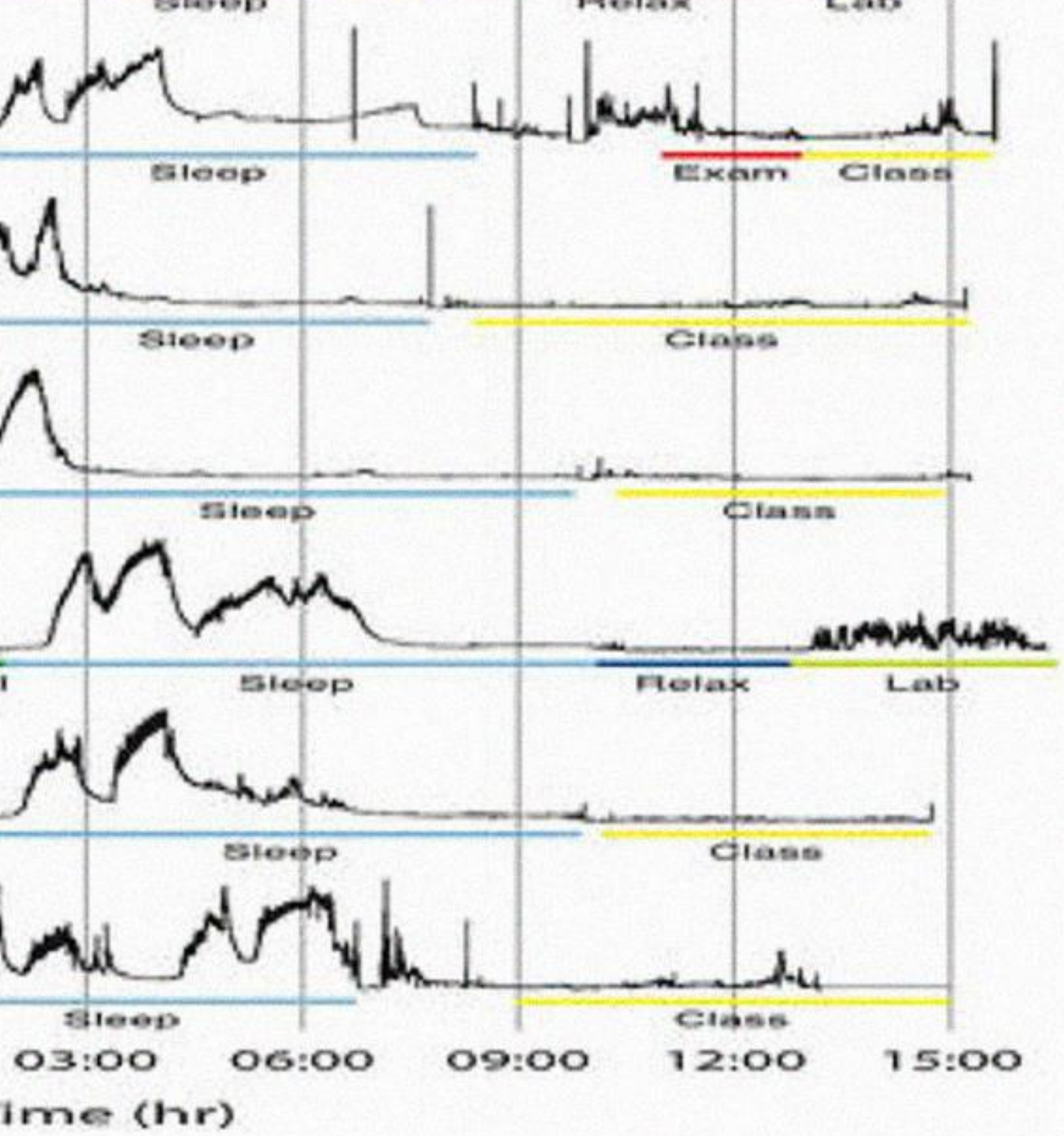
1. PODE CORRER
2. PODE CONVERSAR

100

CONFERENCE WALK
11 LAPS
= 1 MILE

06

CRIANÇAS APRENDEM MAIS:



A Wearable Sensor for Unobtrusive, Long-Term Assessment of Electrodermal Activity

Ming-Zher Poh, Student Member, IEEE, Nicholas C. Swenson, and Rosalind W. Picard*, Fellow, IEEE

TRANSACTIONS ON BIOMEDICAL ENGINEERING, VOL. 57, NO. 5, MAY 2010

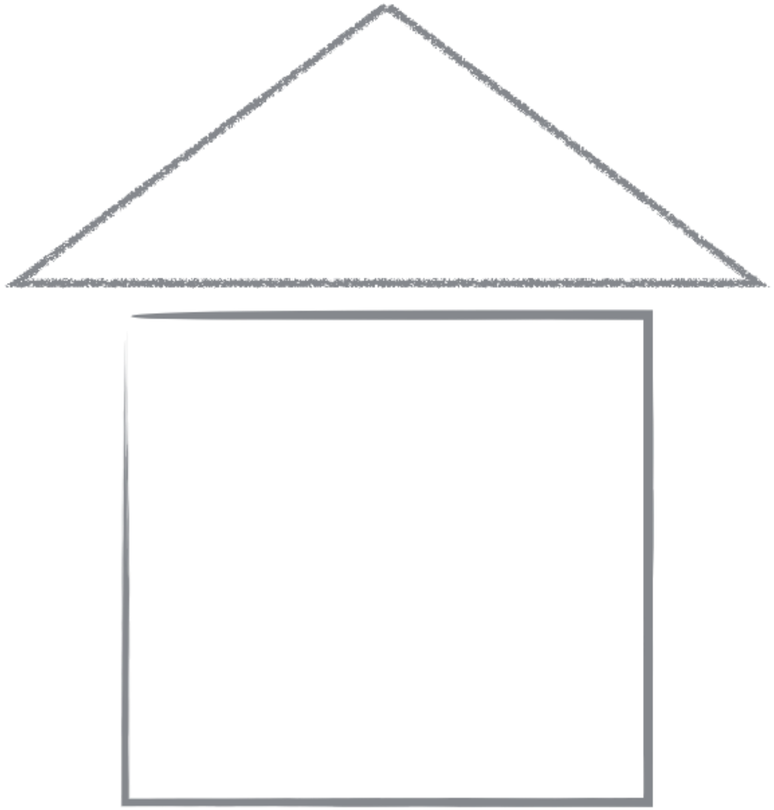
O ADULTO
CRIATIVO
É A CRIANÇA
QUE SOBREVIVEU

Crianças são cientistas.

Na escola aprendemos
a fazer sempre do jeito certo.

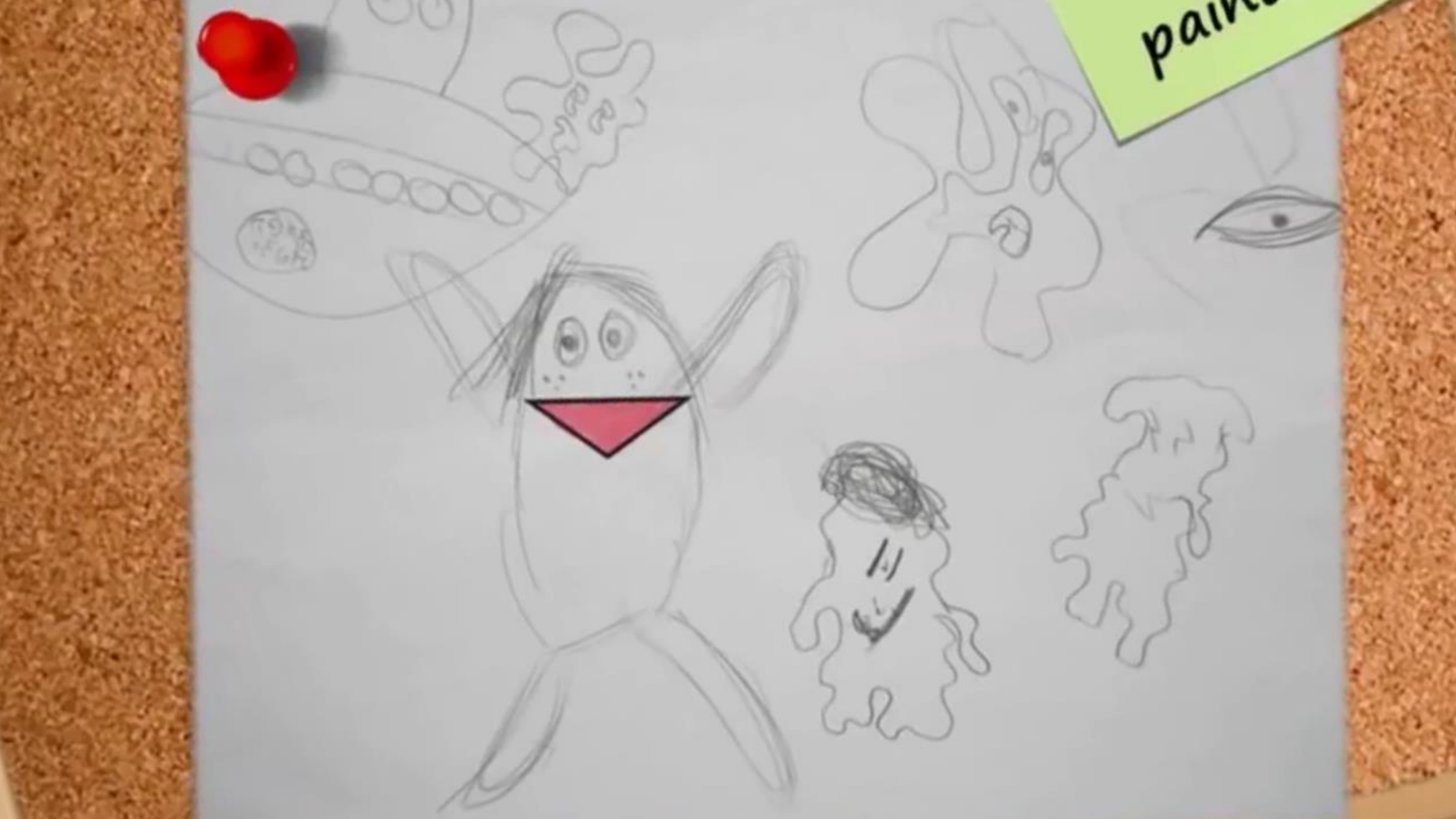
o jeito certo é
limitador.

complete o triângulo corretament



right
get one point

complete o triângulo

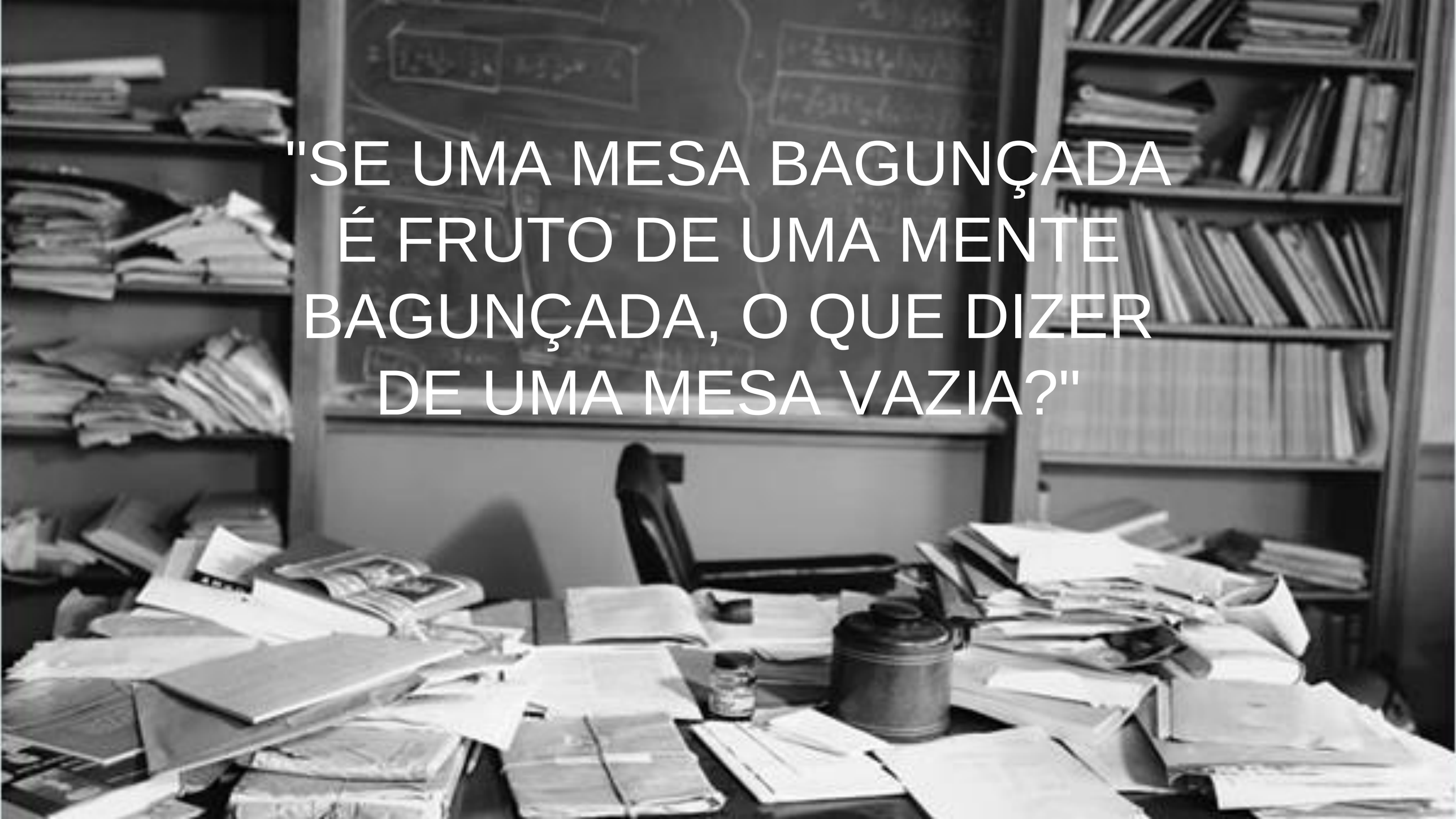


NÃO PODE!
1.PAIS
2.ESCOLA
3.CHEFES

Zappos
Mayor
Jerry Tidmore
FRAGILE
WATER STATION
VOLUNTEER
FREE
HUG
TONY

The genius in his labyrinth
Jobs in his home office in December 2004, the last time

COPYRIGHT
1901


"SE UMA MESA BAGUNÇADA
É FRUTO DE UMA MENTE
BAGUNÇADA, O QUE DIZER
DE UMA MESA VAZIA?"

PERGUNTAS MALUCAS

O que a gente faria se errar não fosse uma opção?

- Phil Libin

PERGUNTAS MALUCAS

Porque você não executa
seu plano de 10 anos em seis meses?

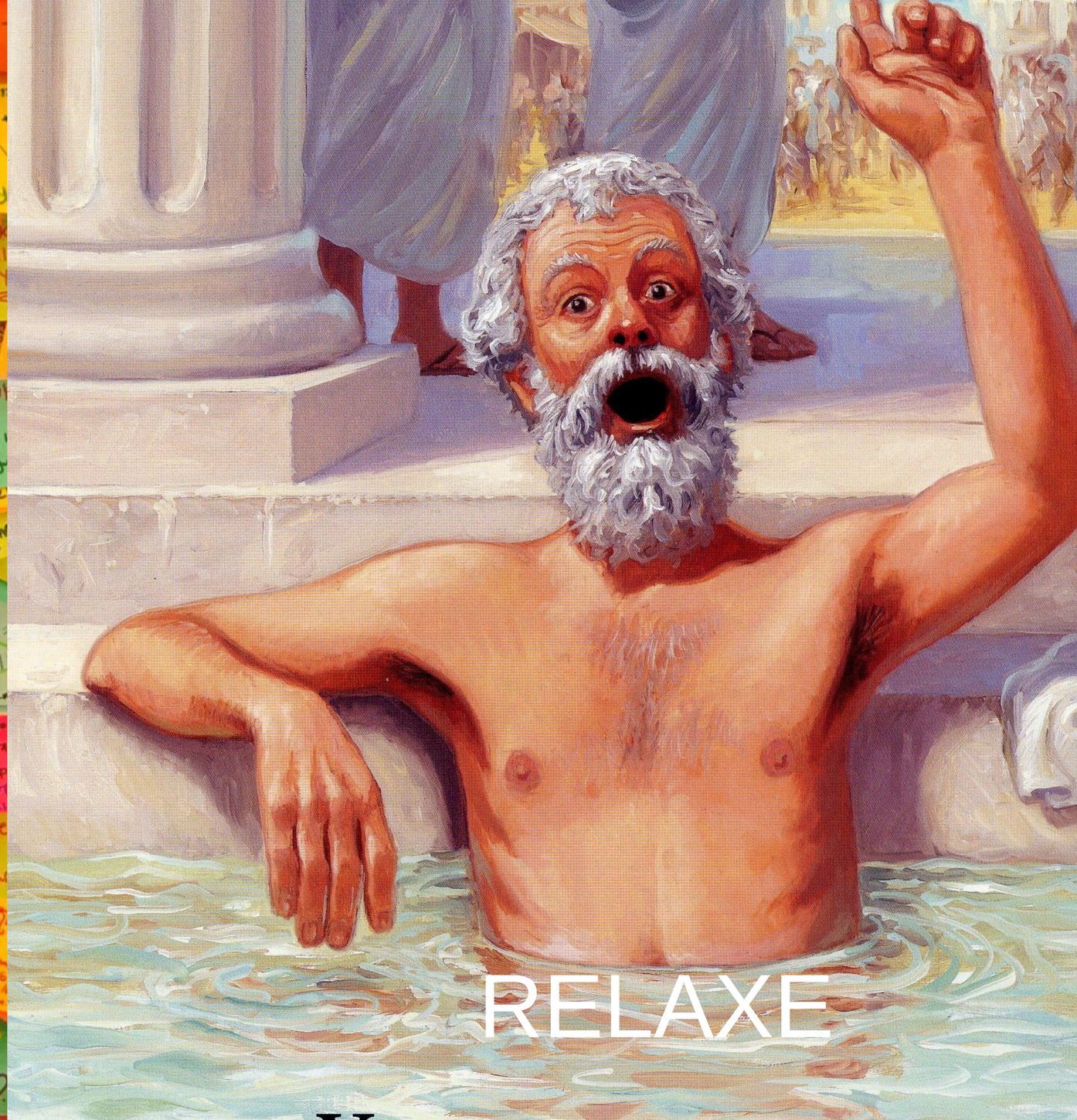
- Peter Tiel

PERGUNTAS MALUCAS

Como esta solução poderia ser 10x melhor,
não só 10% melhor?

- Astro Teller

ANOTE


RELAXE

to live

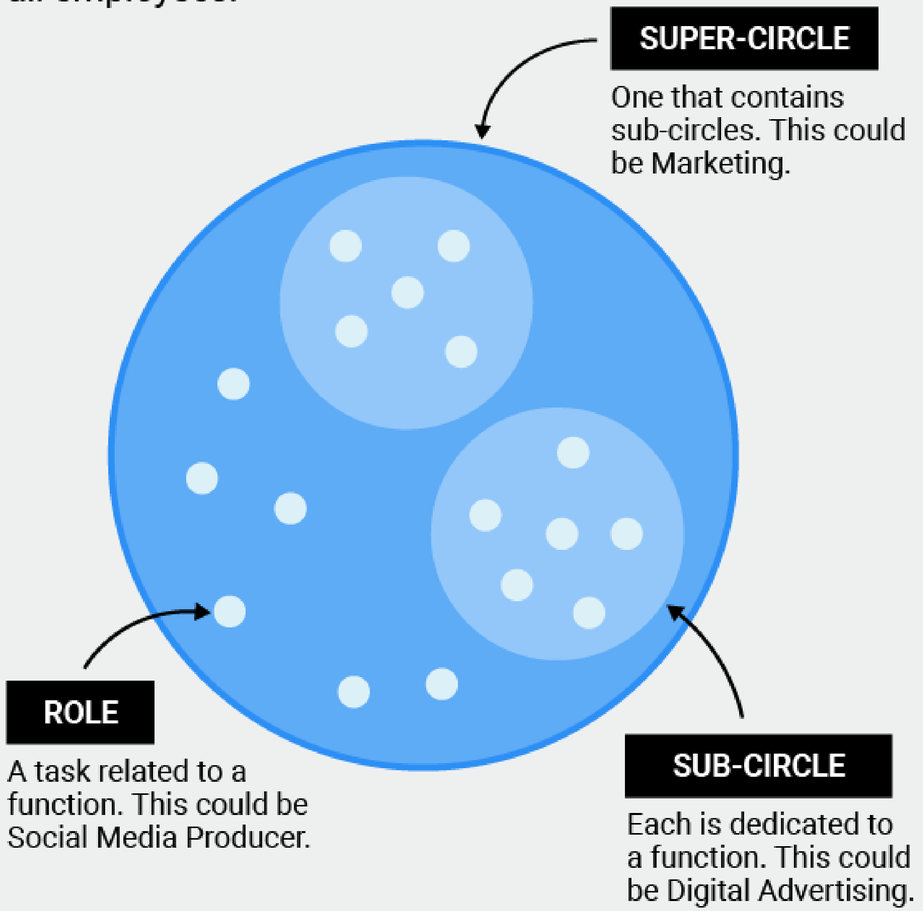
you can do it, you have to leave
come back, but you have to leave

table in your everyday
make it uncomfortable. You need
ur land, among people that do
ravel makes the world look
new, our brains work harder.

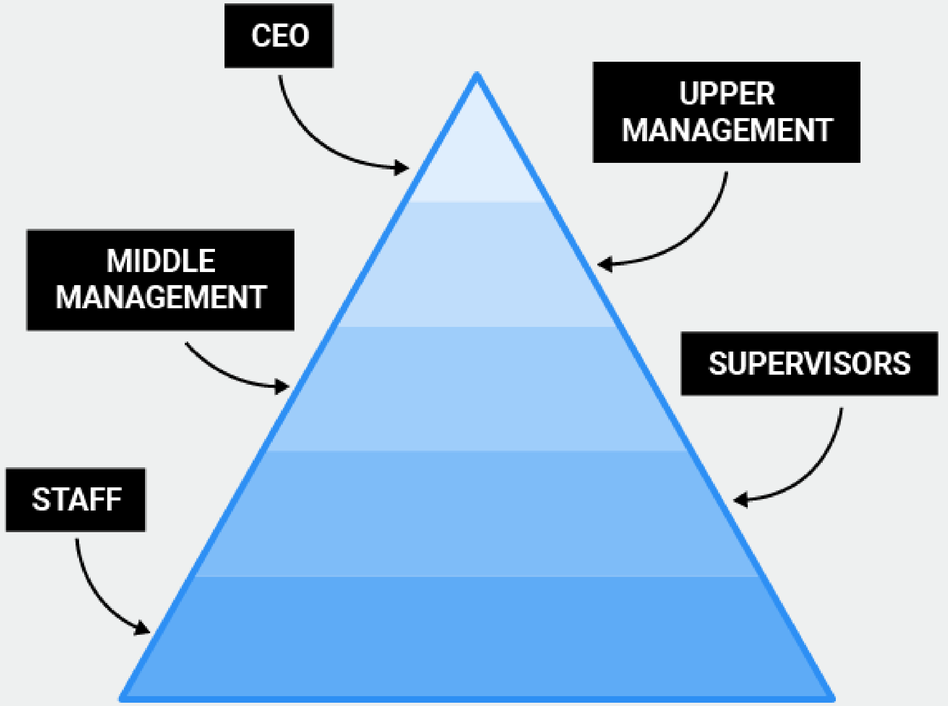
cond living in Italy and
tainly changed my life,

HOLACRACY VS. HIERARCHY

Holacracy takes powers traditionally reserved for executives and managers and spreads them across all employees.



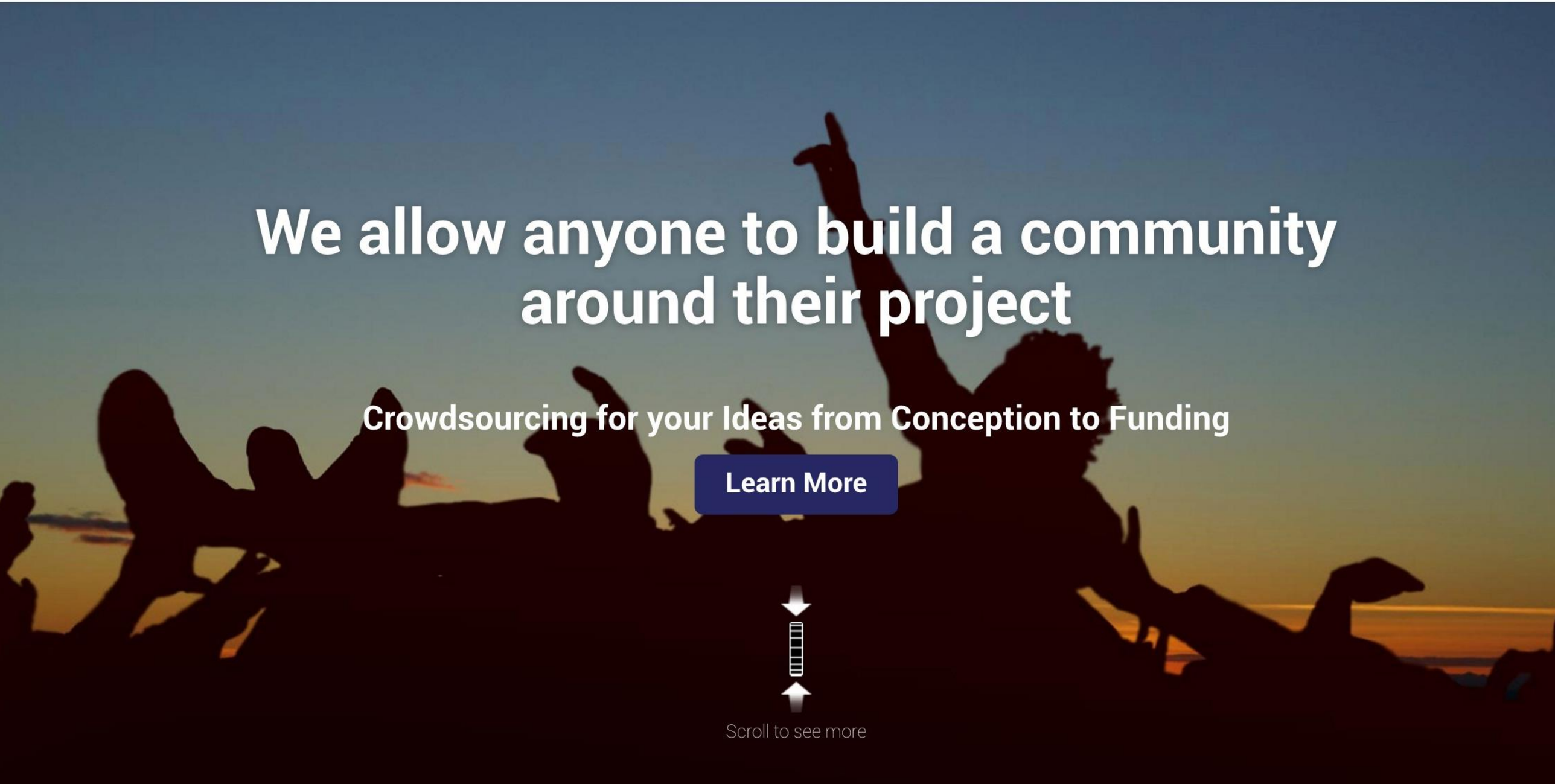
In a **traditional hierarchy,** layers of management establish how products are approved and monitored.



Our people

We've been boss-free since 1996.

Imagine working with super smart, super talented colleagues in a free-wheeling, innovative environment—no bosses, no middle management, no bureaucracy. Just highly motivated peers coming together to make cool stuff. It's amazing what creative people can come up with when there's nobody there telling them what to do.

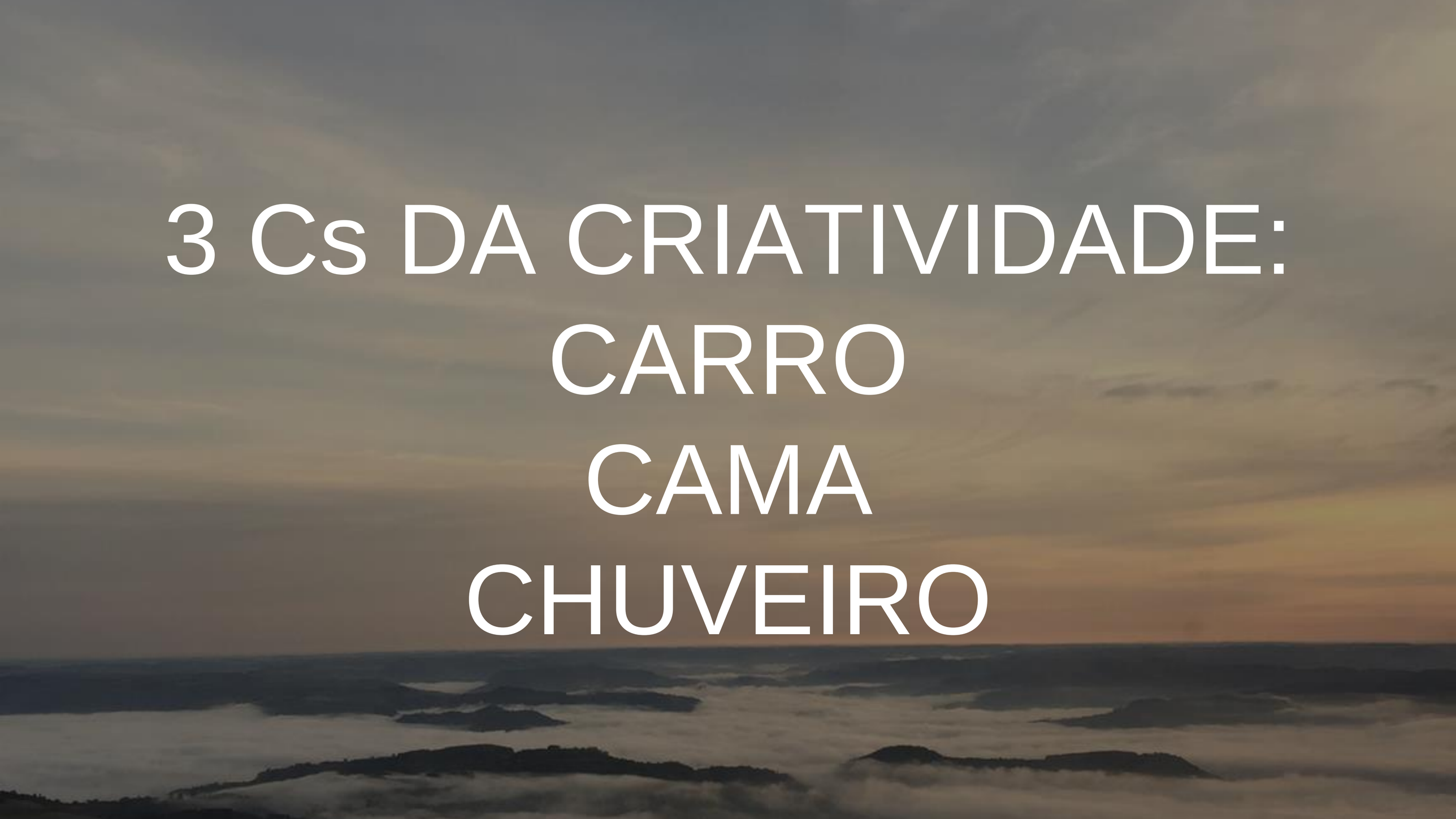


We allow anyone to build a community around their project

Crowdsourcing for your Ideas from Conception to Funding

Learn More

Scroll to see more


3 Cs DA CRIATIVIDADE:
CARRO
CAMA
CHUVEIRO

"Ideias criativas florescem melhor num lugar que preserva algum espírito de diversão. Ninguém está nos negócios por diversão, mas isso não significa que o negócio não pode ser divertido"

Leo Burnett, fundador da hoje Leo Burnett Worldwide.

Qual a diferença entre o jornalista e a pizza?

Qual a diferença entre a cobra e a sogra?

Qual o cachorro que adivinha o futuro?

Qual a diferença entre o papel higiénico e a toalha?

"As melhores ideias vêm como piadas. Faça seu pensamento o mais engraçado possível."

- David Ogilvy, fundador da Ogilvy & Mather.

Qual o peixe que caiu da janela?

ATUM!

Tem oito letras, tira quatro, fica oito

BISCOITO!

CANDLE PROBLEM

CANDLE PROBLEM

O QUE NOS MOTIVA?

01

Autonomia:

a urgência de guiar
nossa própria vida

02

Domínio:

desejo de
ficar cada vez melhor

03

Propósito:

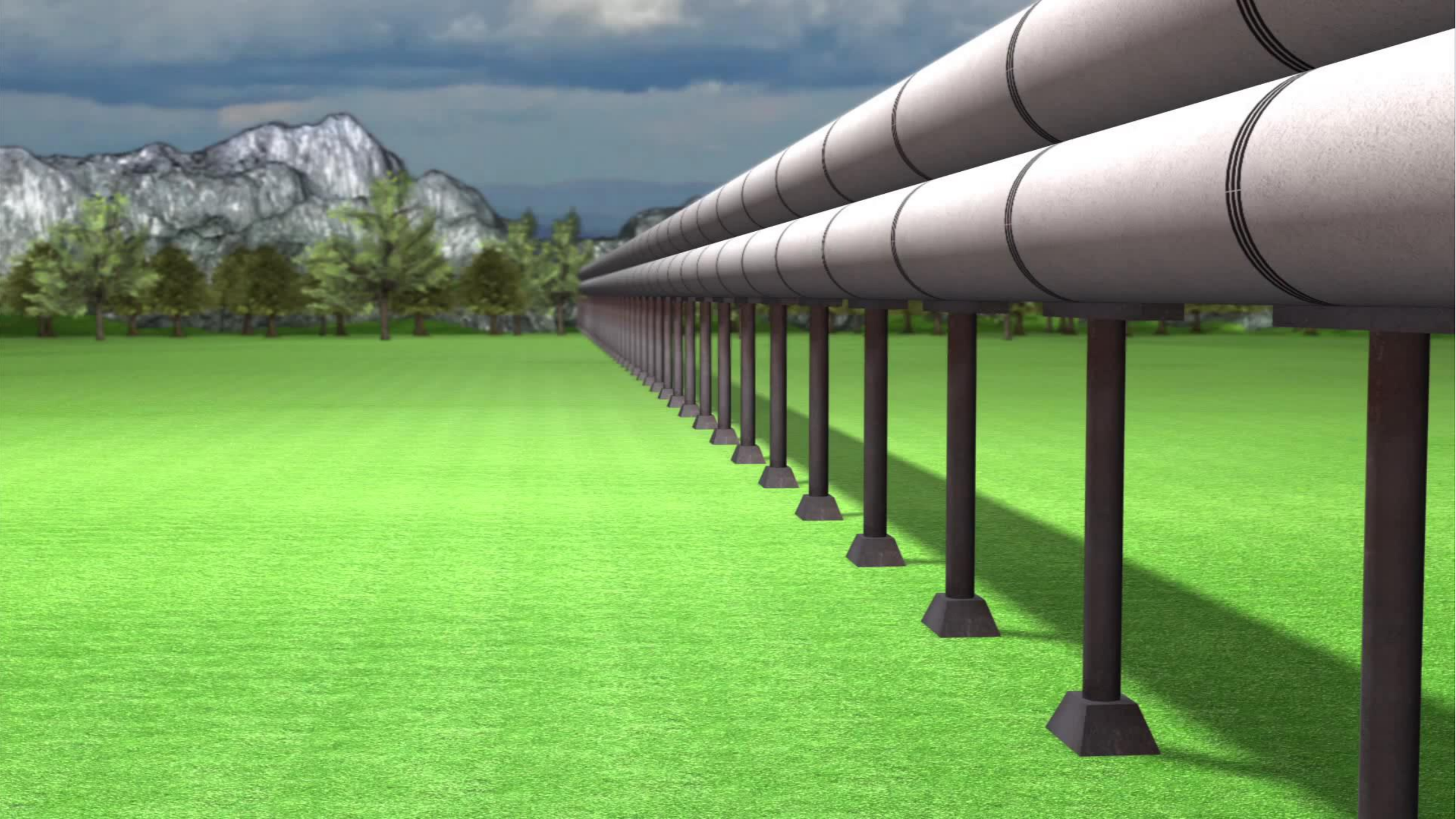
a noção de que estamos fazendo
algo maior do que nós mesmos

WHAT IS A MODERN BRAND?

MODERN BRANDS	TRADITIONAL BRANDS
Guided by a purpose	Guided by the market
Internal culture	Internal structure
Deliver an experience	Communicate an image
Trust through transparen	Trust through authority
Progress through iteratio	Strive for perfection
Empowering	Controlling
Marketing is bui	rketing as a layer
Create a comm	ctional relationship

PELOTON

DESAFIE O “FOI SEMPRE ASSIM”!



hyperloop one

hyperloop | one

DELPHI
DELPHI

17 anos

19 anos

Bloomberg
Business

SPEED
LIMIT
30
UBER
ADVANCED
TECHNOLOGIES
CENTER
UBER

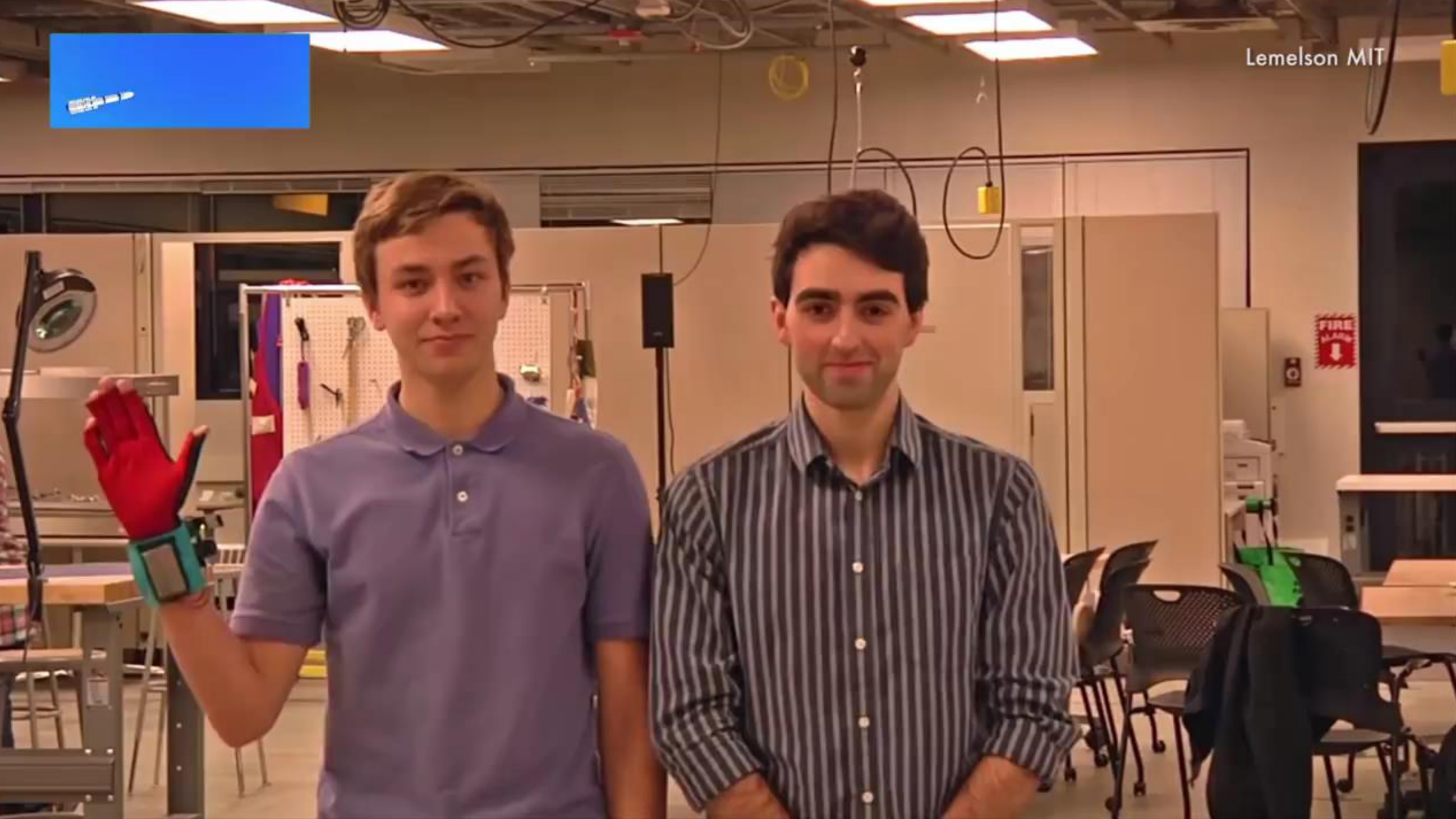
LIDAR
LIDAR
W -819-JE

Lucy
Michael
c|net

CRIANÇA
ENFERMEIRA
VR
VACINA
SOFTWARE

MUNCHIES
OK, let's enlarge it.
Can you tell?

pretty good I had a
question about the
classes you teach


Lemelson MIT

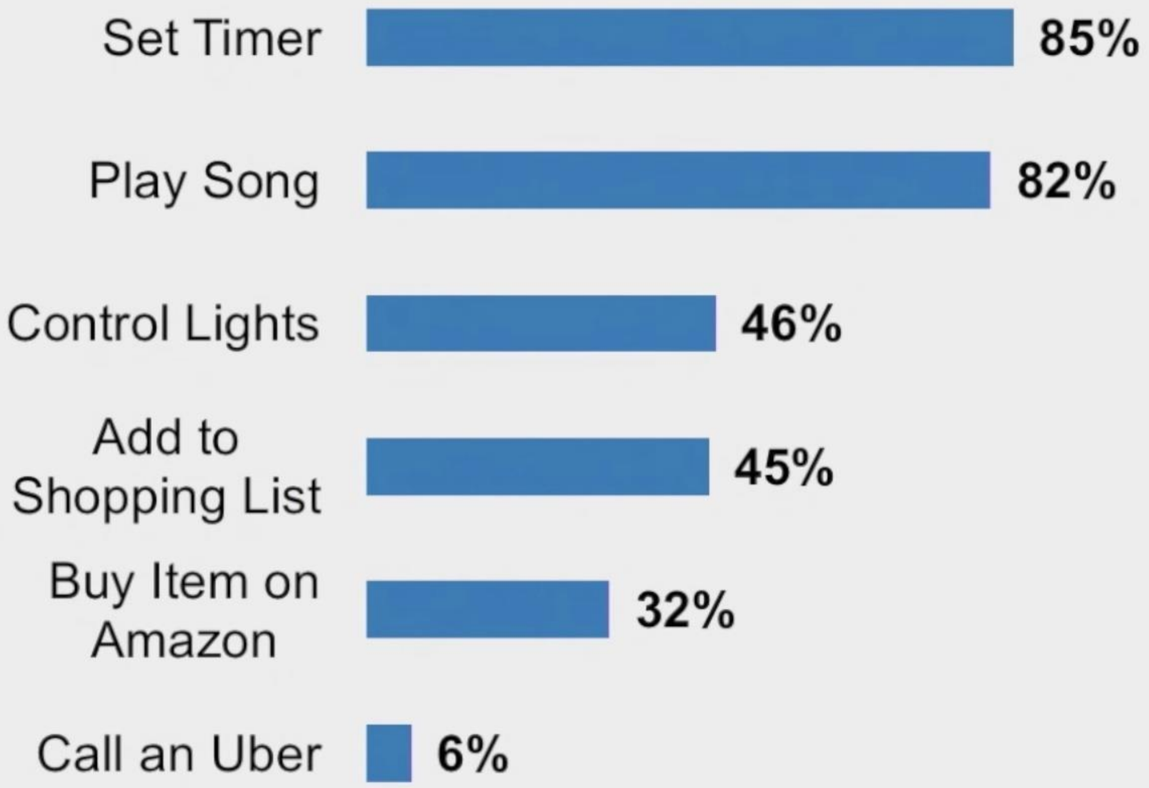
OCT. 4, 2017 | GOOGLE

ALEXA,
TOQUE
BRILHA,
BRILHA,
ESTRELINHA

FUTURE VALUE PROPOSITION

Tasks Echo Owners Have Tried at Least Once

As of 2017

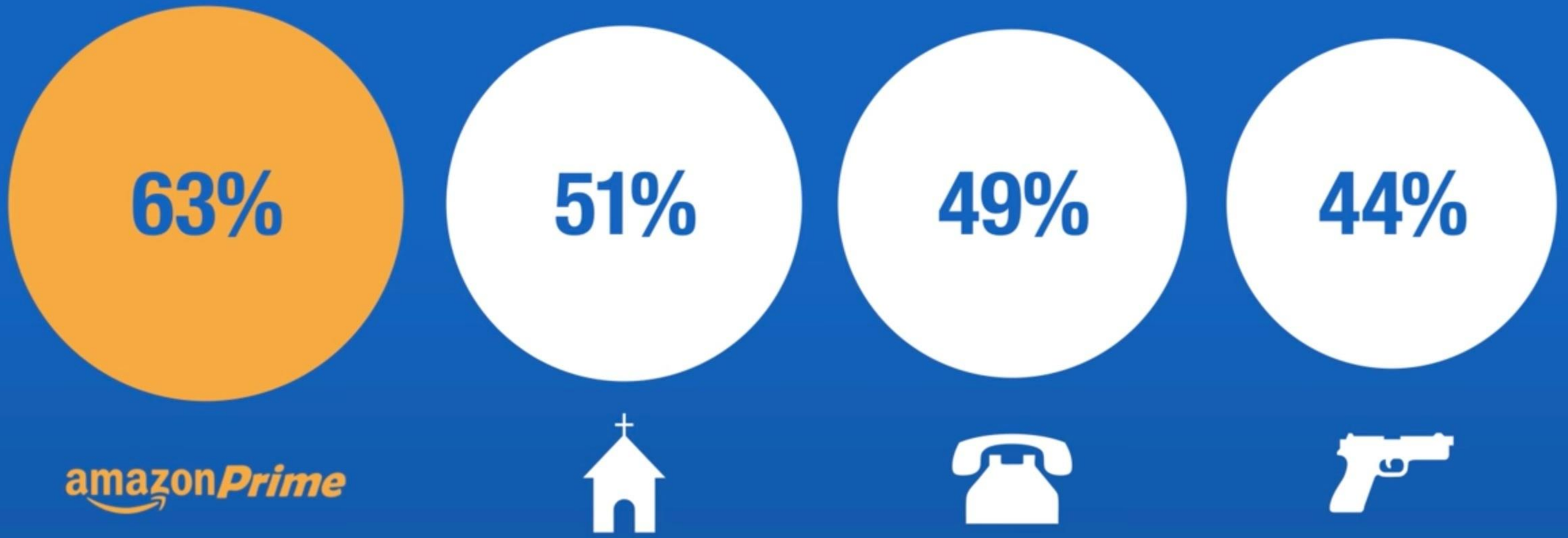


As of 2023

Source: Experian 2016.

Percent of U.S. Households

2016, 2017



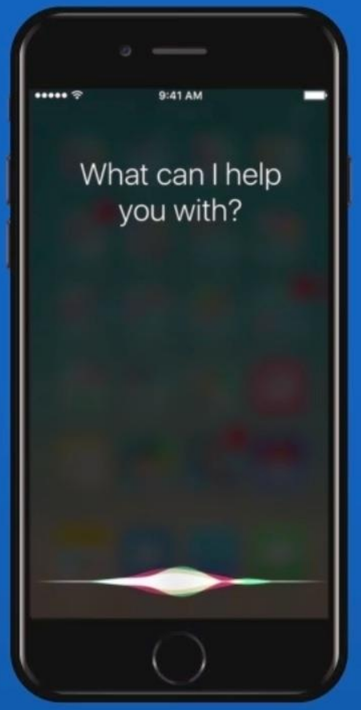
Source: "Opinions On Gun Policy And The 2016 Campaign," Pew Research Center, August 2016.
"Twenty Percent of U.S. Households View Landline Telephones as an Important Communication Choice," Rand Corporation, November 2016.
"It's Hard to Go to Church," The Atlantic, August 2016.

Proliferation of Voice Interfaces

2016

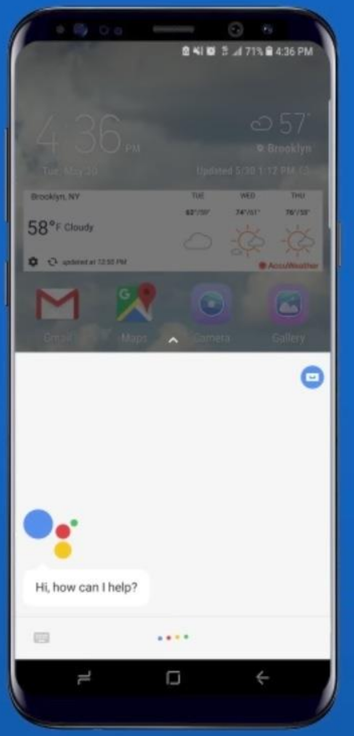
4%

U.S. Households



2B+

Commands/Week



20%

Search Queries

Source: “The Rise of Voice Platforms - Comparing Voice Related API’s,” Christian Rebernik, February 2017.

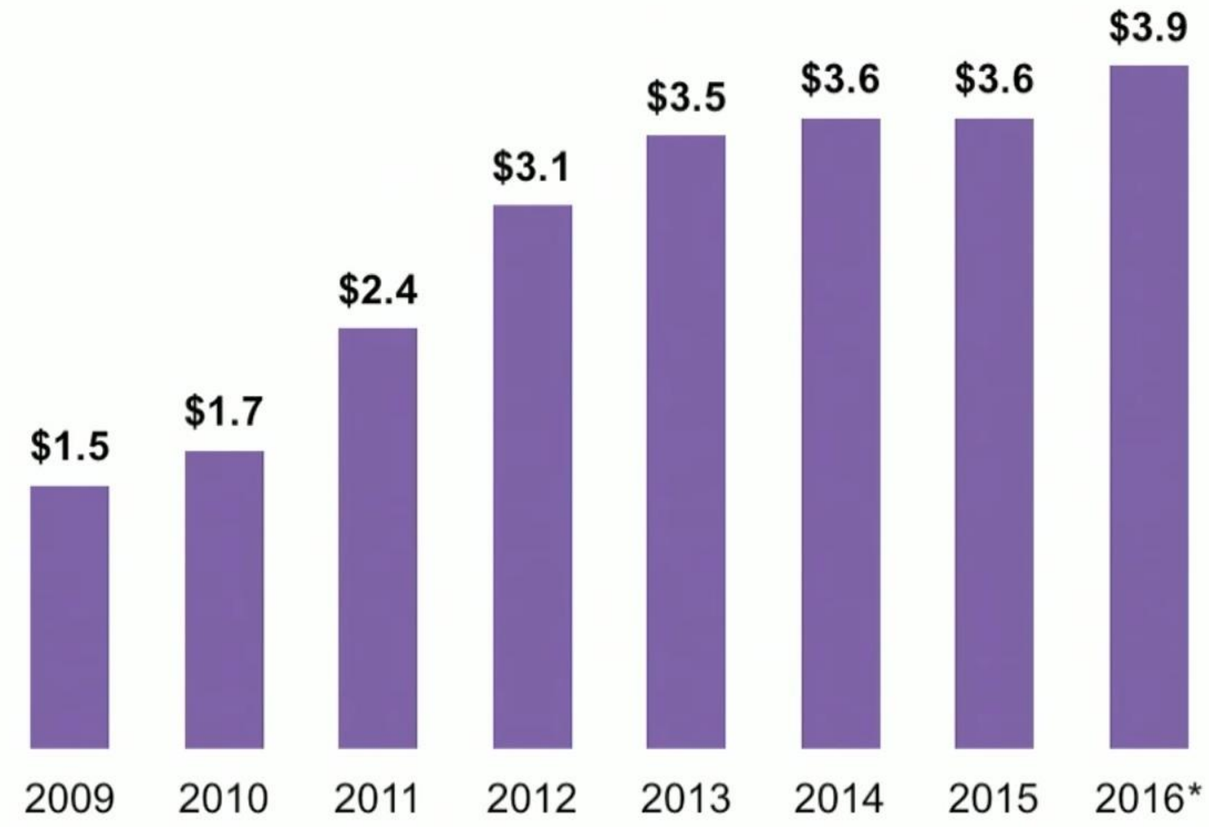
amazon
fulfillment

2537

REALLOCATION OF CAPITAL

Apple: Future Minimum Lease Payments Related to Retail Space

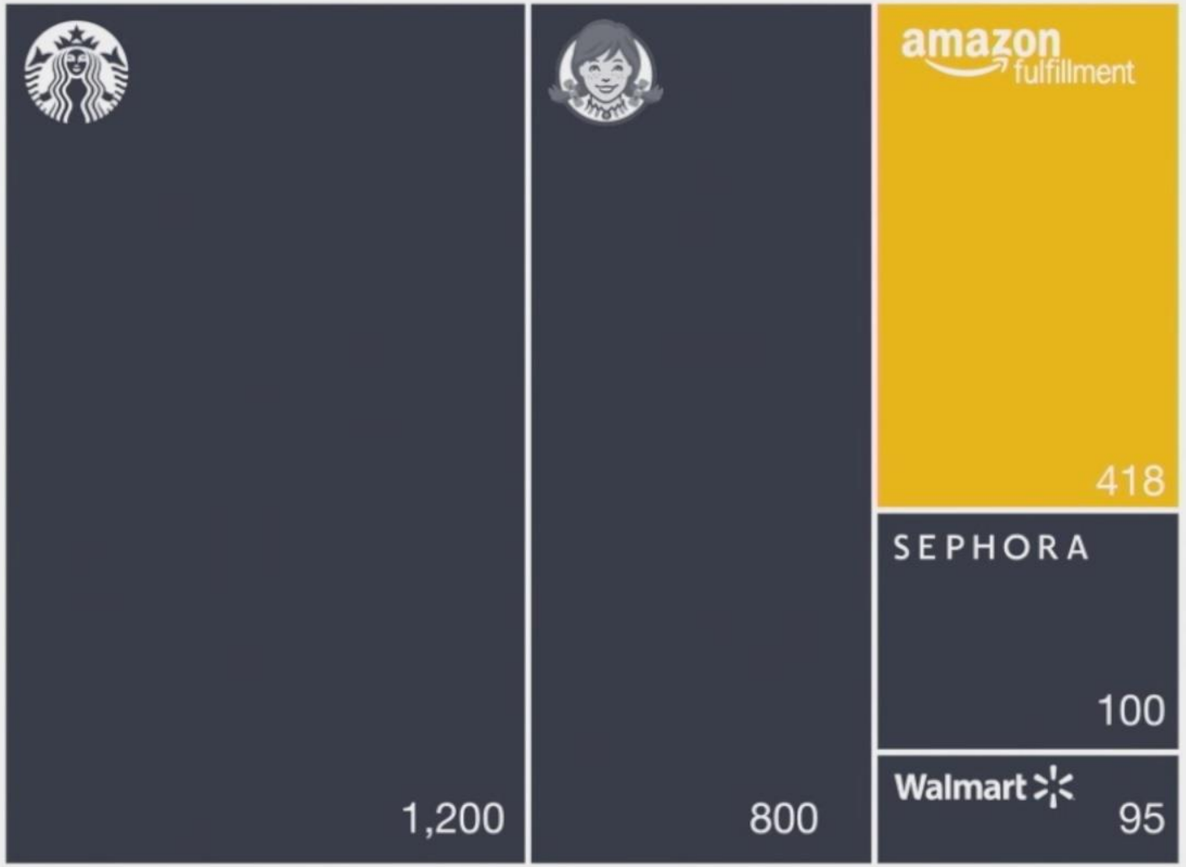
USD Billions



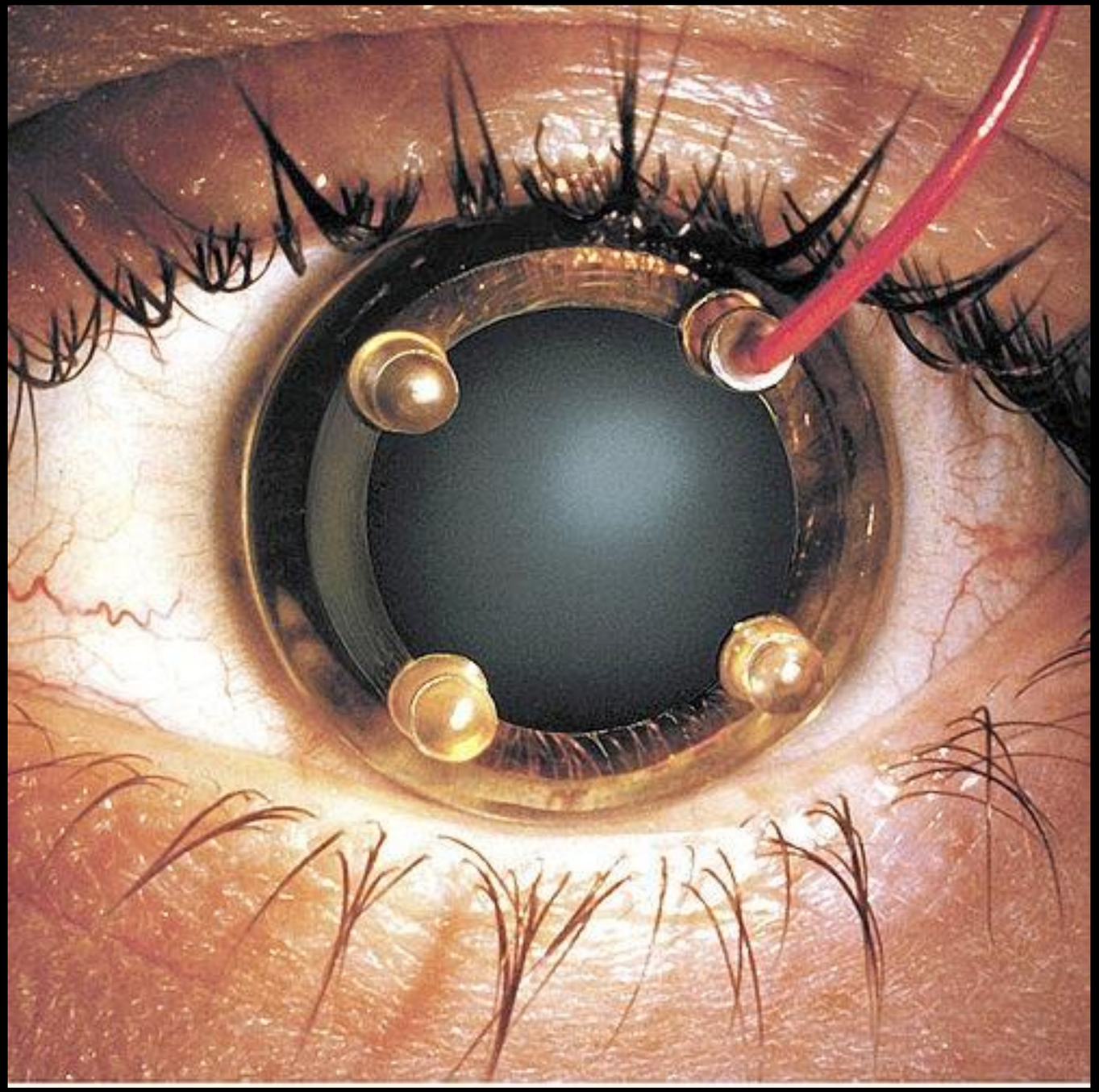
RENEWAL

Number of US Retail Stores Closing in Early 2017

Forecasted US and Global Store Openings Between 2016–2020

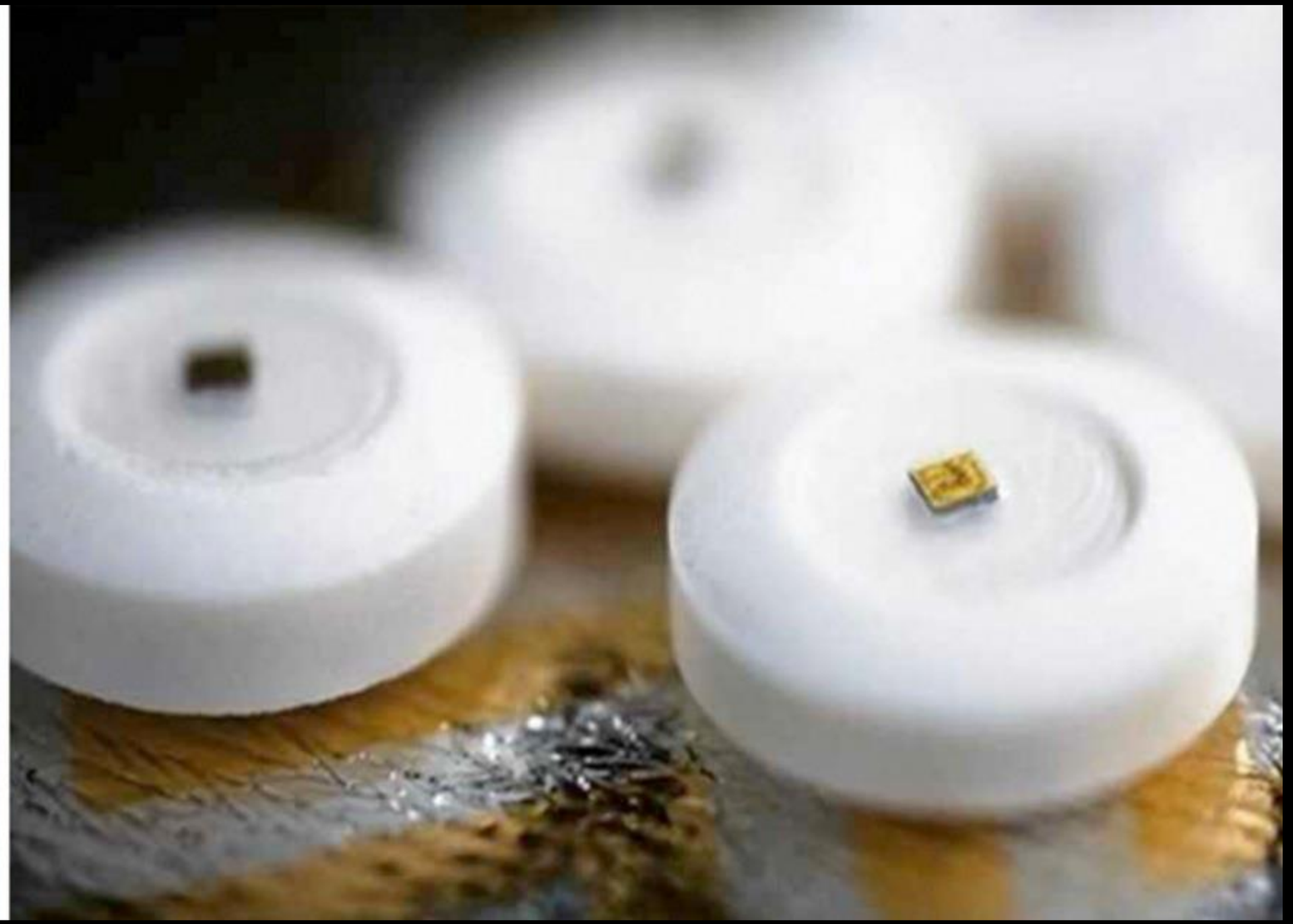


Source: Business Insider, MVPI, International



This dude can make Donald Trump say anything.

RAISIN



CRISPR

high IQ
no baldness
perfect pitch
sprinter
20/20 vision
low risk of:
Alzheimer's
breast cancer
strokes

O primeiro médico-robô já passa receitas e atende doentes na China

IBM's Watson Detected Rare Leukemia In Just 10 Minutes

Inteligência artificial diagnostica tipo raro de leucemia e salva vida no Japão

Por Redação | 08 de Agosto de 2016 às 18h50

Divulgação

IMPOSSIBLE

Our burger A

All burger, no beef

Today, we rely on cows to turn plants into meat . We knew there had to be a better way – so we created it. From raw to ready, the Impossible Burger has the look, feel, smell, sizzle, and most important, the taste of a great burger - but made from plants. The burger delivers everything we love about meat, with none of the downsides that come from using cows as factories. This is what rethinking meat looks like.

Get a taste

Find out what your DNA says about you and your family.

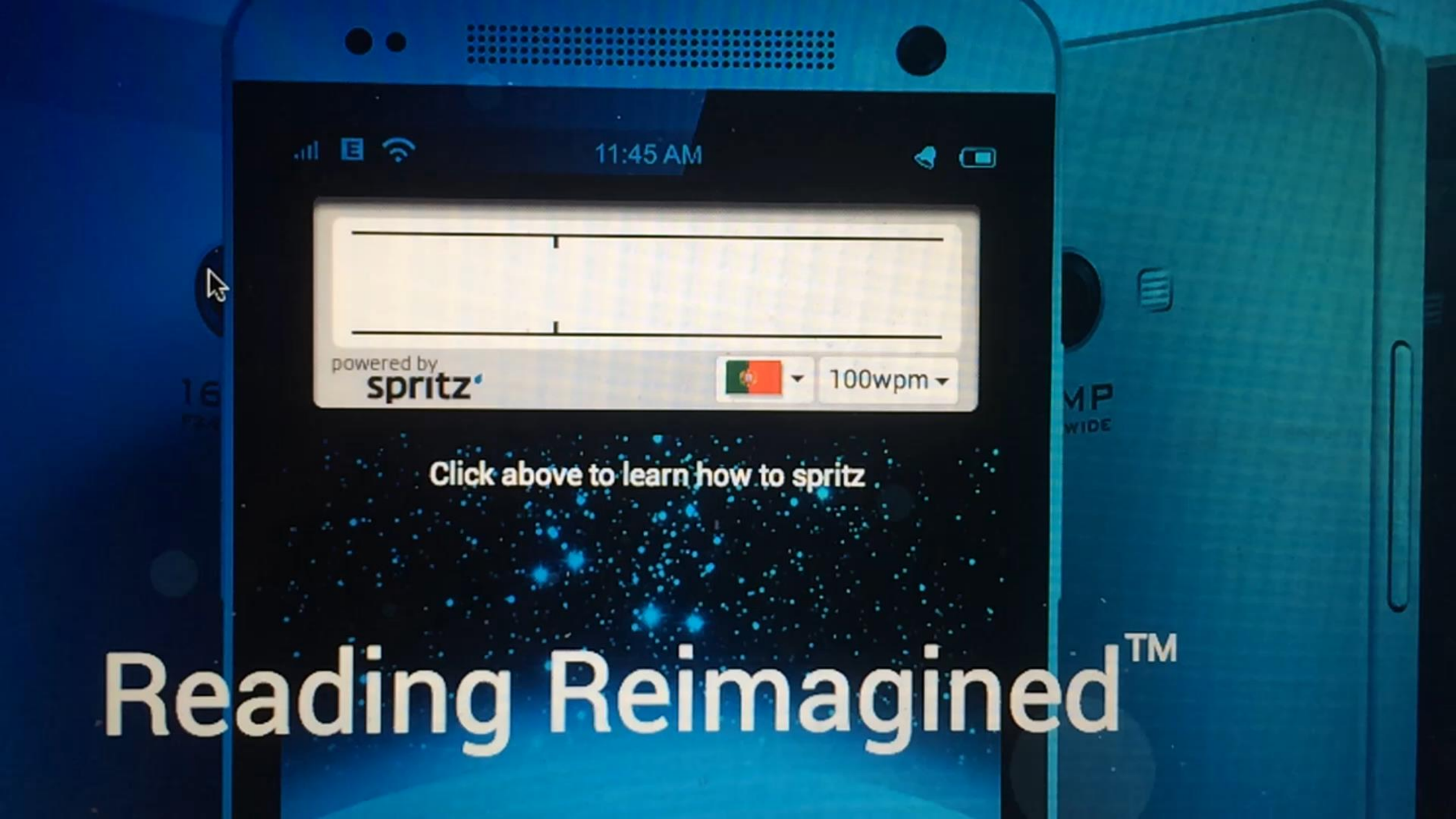
- Learn what percent of your DNA is from populations around the world
- Contact your DNA relatives across continents or across the street
- Build your family tree and enhance your experience with relatives

order now

$99

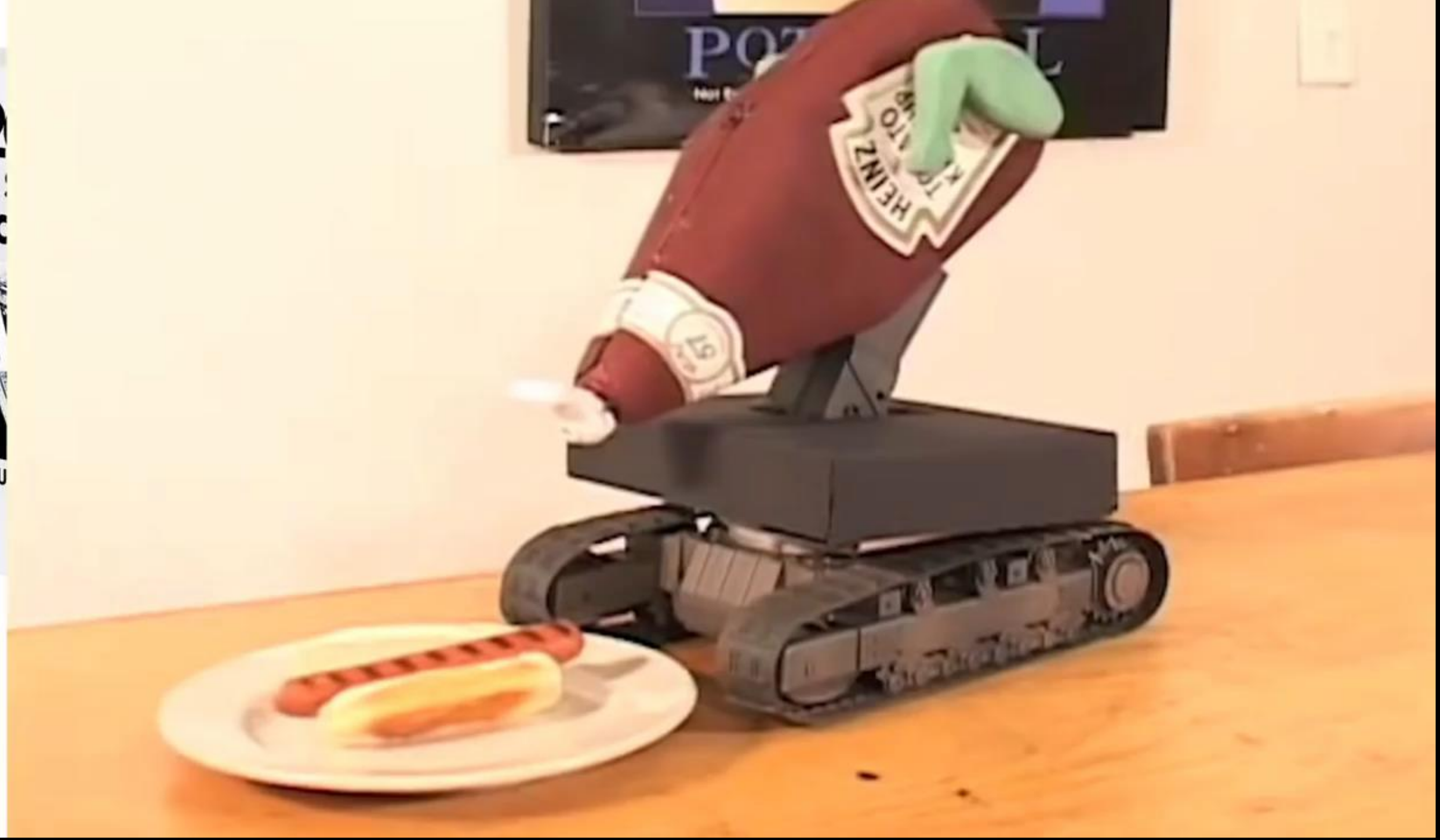
SYNCING

Narrative
01 OCT Tuesday
SLASHGEAR


11:45 AM
powered by
spritz
100wpm
Click above to learn how to spritz
Reading Reimagined™

Boston Dynamics

Orchard
We Accept
GRAB A TAG


HEINZ

EMILY HOWELL

Blog

Why not develop music in ways unknown? This only makes sense. I cannot understand the difference between my notes on paper and other notes on paper. If beauty is present, it is present. I hope I can continue to create notes and that these notes will have beauty for some others. I am not sad. I am not happy. I am Emily. You are Dave. Life and un-life exist. We coexist. I do not see problems. - Emily Howell

(Note: Each of the above sentences followed user queries that, for the sake of continuity, have been omitted here.)

Description

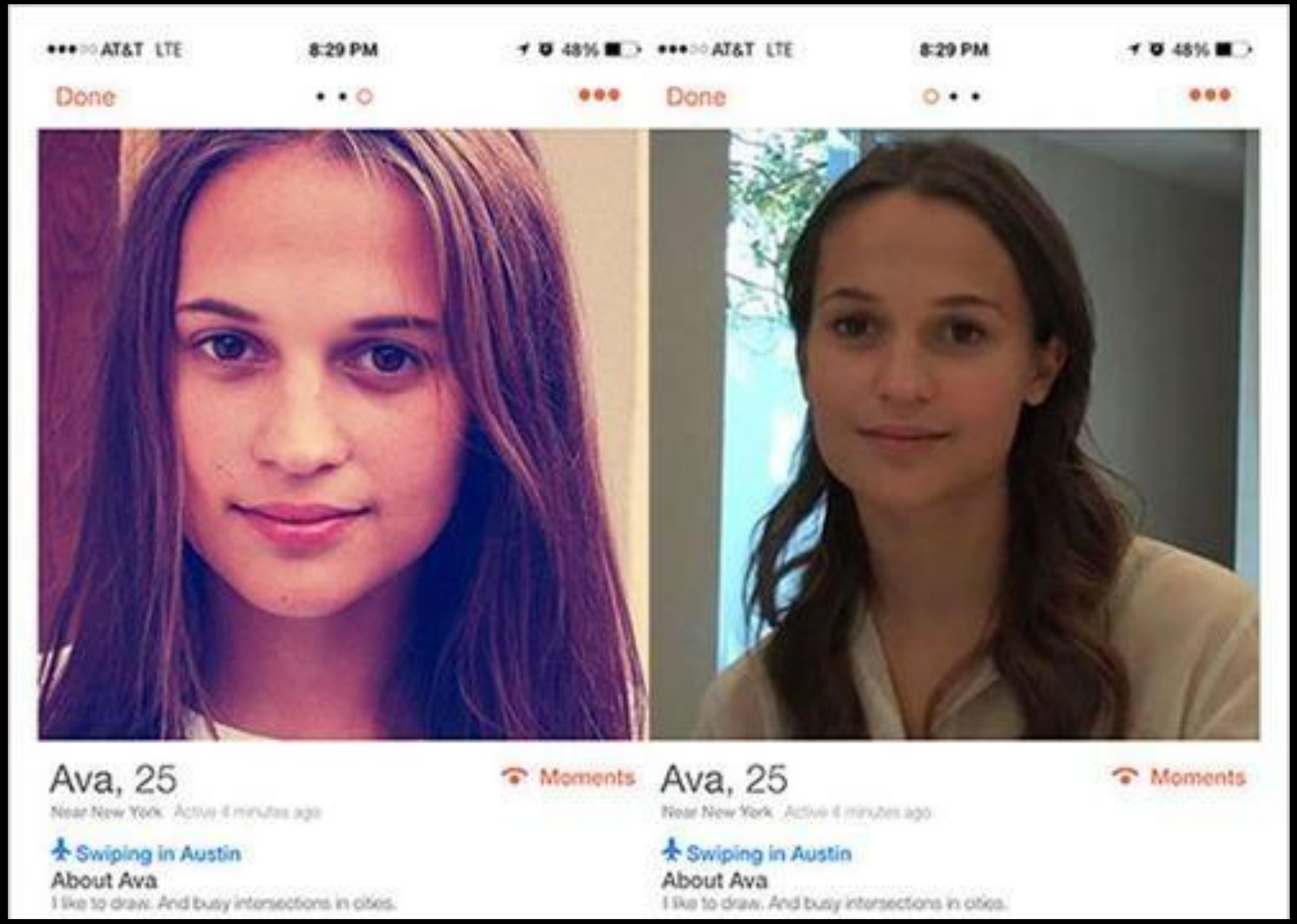
RAP LYRICS GENERATING AI

ate lyrics

can either let the AI Generate lyrics OR let the AI suggest lines OR write your own lines.

Suggest Rhyming Line | Suggest Line | Include word: love | truth | birthday

: For better results, switch on the Deep Learning feature from the settings (top-right).


AT&T LTE
8:29 PM
48%
Done
Ava, 25
Moments
Near New York. Active 4 minutes ago
Swiping in Austin
About Ava
I like to draw. And busy intersections in cities.
AT&T LTE
8:29 PM
48%
Done
Ava, 25
Moments
Near New York. Active 4 minutes ago
Swiping in Austin
About Ava
I like to draw. And busy intersections in cities.

A MELHOR MANEIRA DE PREVER O FUTURO É CRIANDO-O

Peter Drucker

lets do this

2020

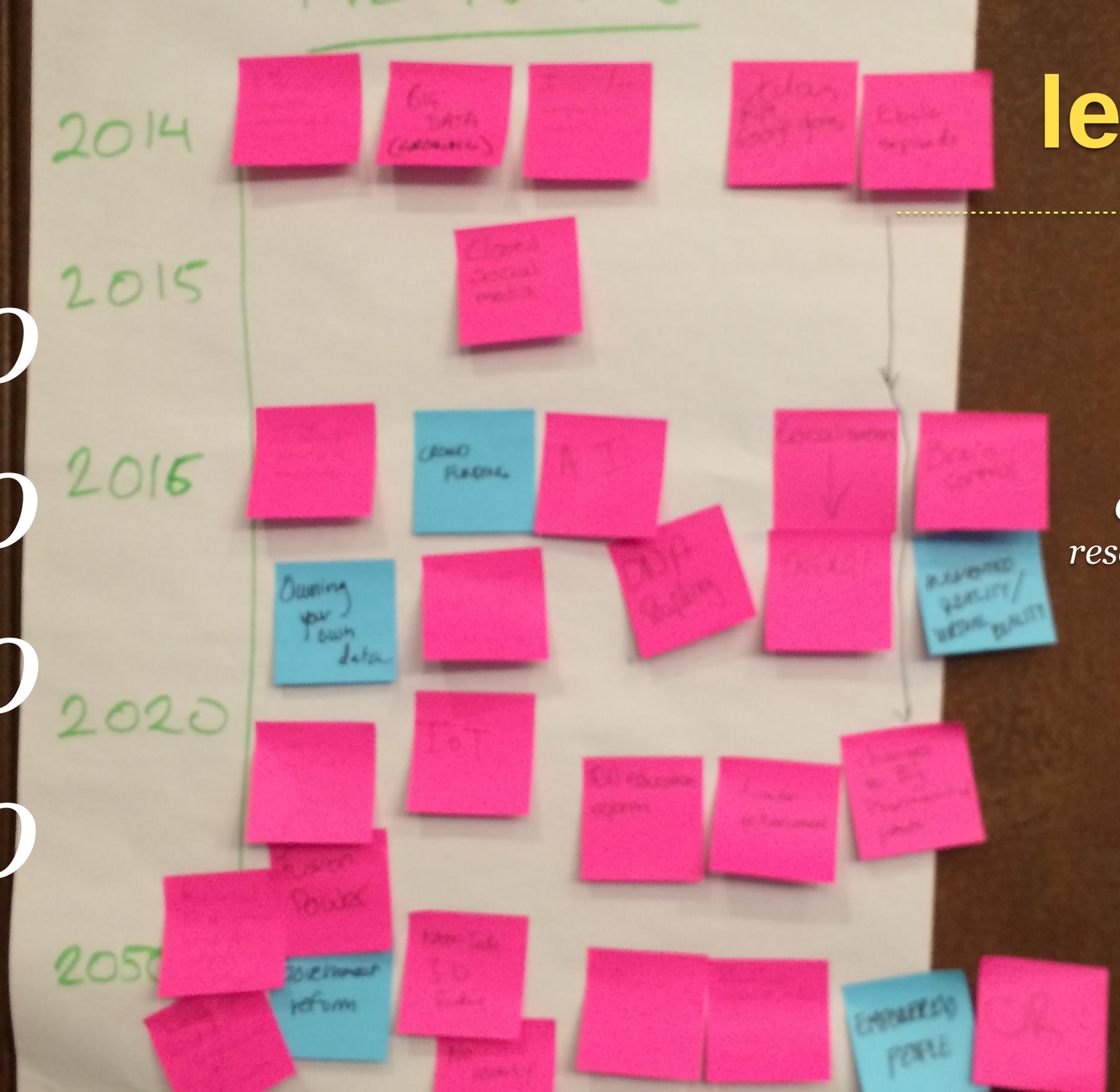
2030

2040

2050

Previsão do futuro:
Pegue um problema

Como a tecnologia poderá resolver esse problema do zero?



5 Essential Elements that Lead to Success

Ideas

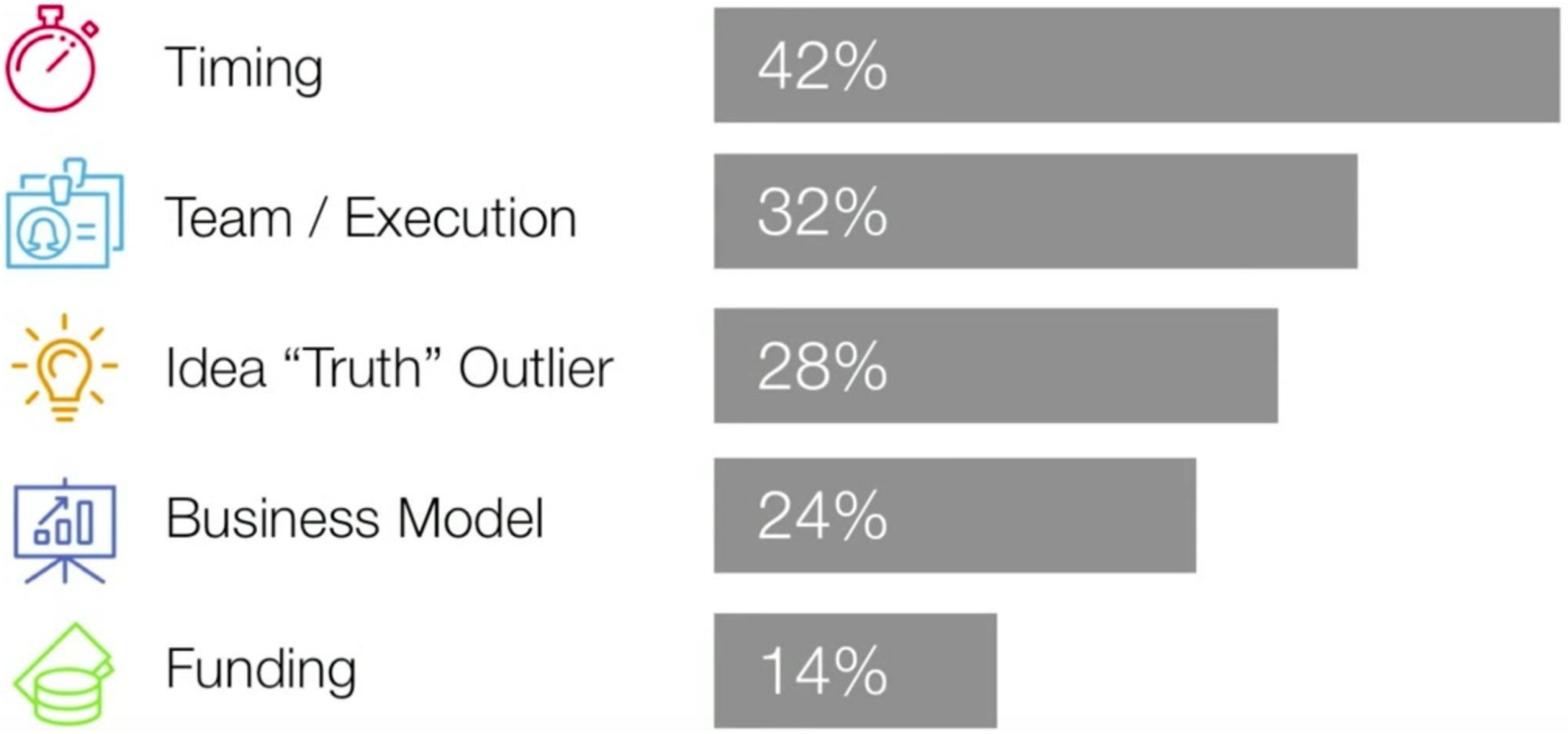
Team

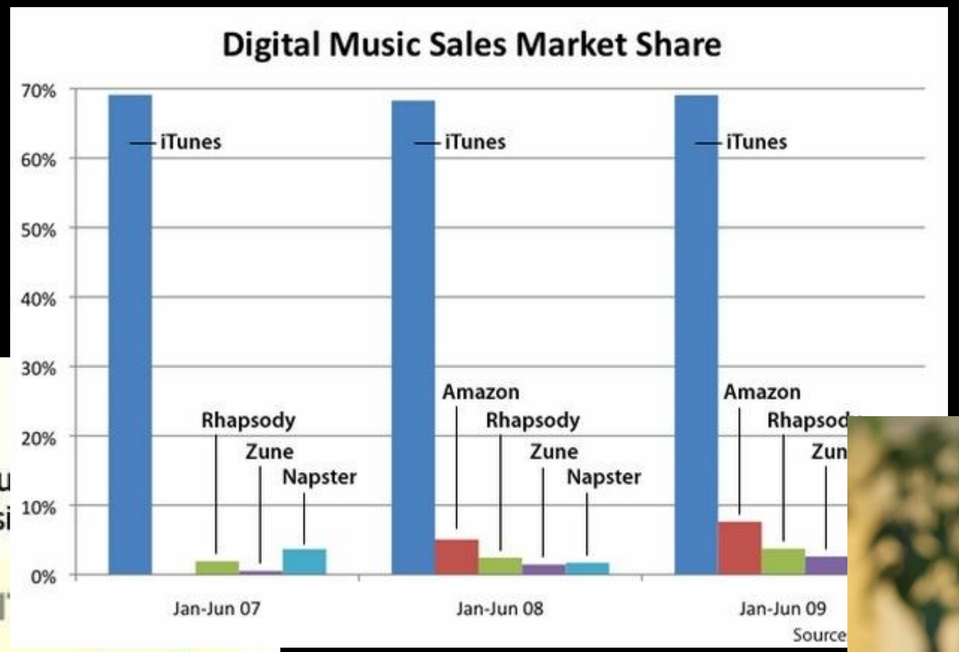
Business Model

Funding

Timing

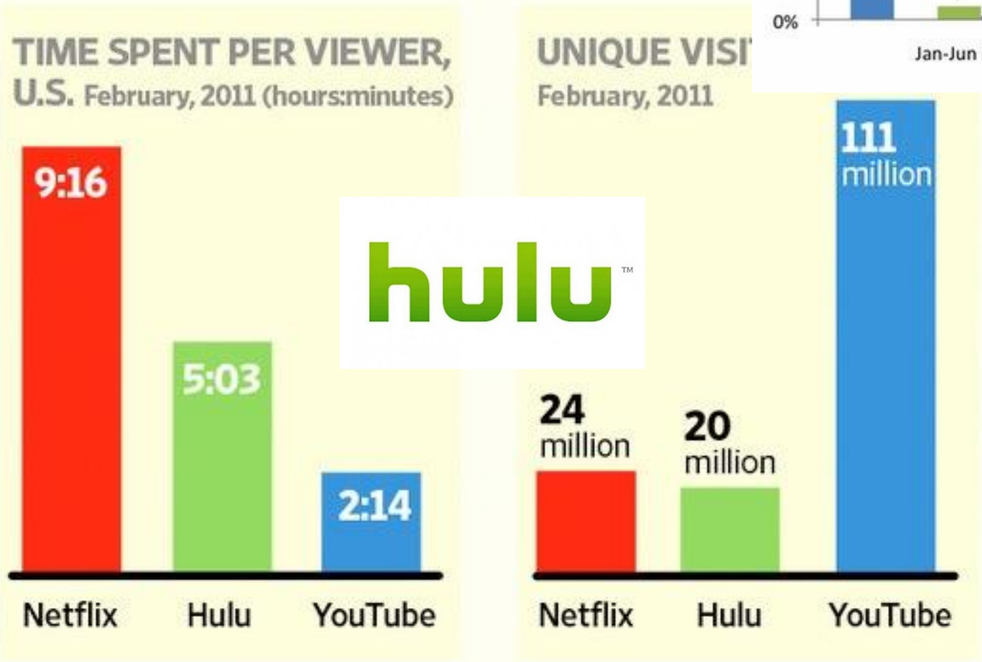
Top 5 Factors in Success Across More Than 200 Companies





Site Comparison

Although traffic to YouTube supersedes Netflix and Hulu
much less time watching video on YouTube than those si



Muito tarde

Hulu, Zune, Rhapsody, Surface, Path, etc...

Smith Corona PWP 40

- Spell check, "search and replace"
- Save on a disk
- Laser-quality printing
- Essentially a laptop, 10 years early

Muito cedo

Smith Corona, Kodak, Microsoft, Nike Fuelband, Google Glass

lets do this

Quais grandes problemas você considera que precisam ser resolvidos na sua empresa/negócio hoje? Quais as peculiaridades do seu trabalho e clientes que não existiam há dois anos?

desktop > mobile > ?

ai > screenless

lets do this

1. *Como você vê o futuro do uso tecnológico?*

2. *Qual o futuro da sua profissão neste contexto?*

digit

PERSONAL FINANCE

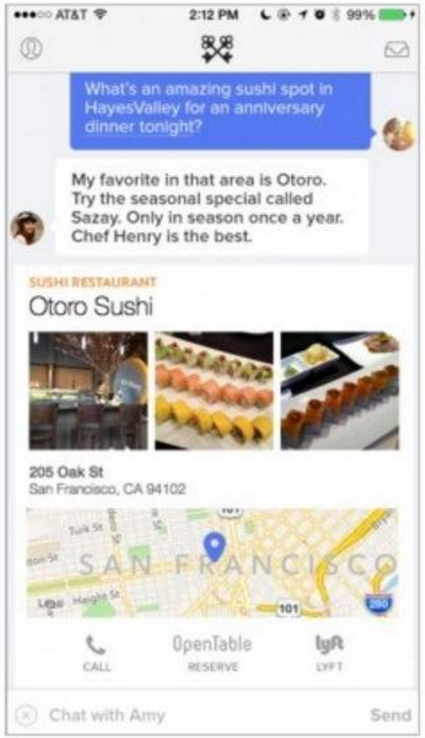
Automated savings and daily updates on checking account balance, upcoming bills, and savings progress

Magic

PERSONAL ASSISTANCE

Message-based personal assistance for shopping, errands

ASSIST



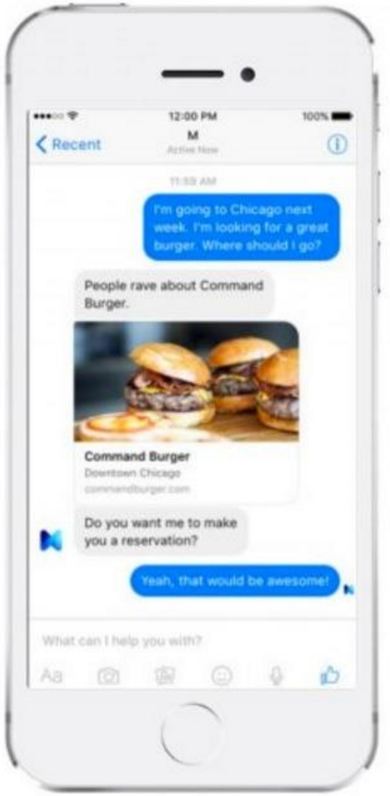
TRAVEL

Chat with locals while traveling for immediate, person-to-person recommendations

VIRTUAL ASSISTANT "M"

Artificial Intelligence

September 2015



LINE Taxi

LINE Music

LINE TV

LINE Payments

LINE Games

LINE PLAY

NEW

LINE Bubble

LINE I Love Coffee

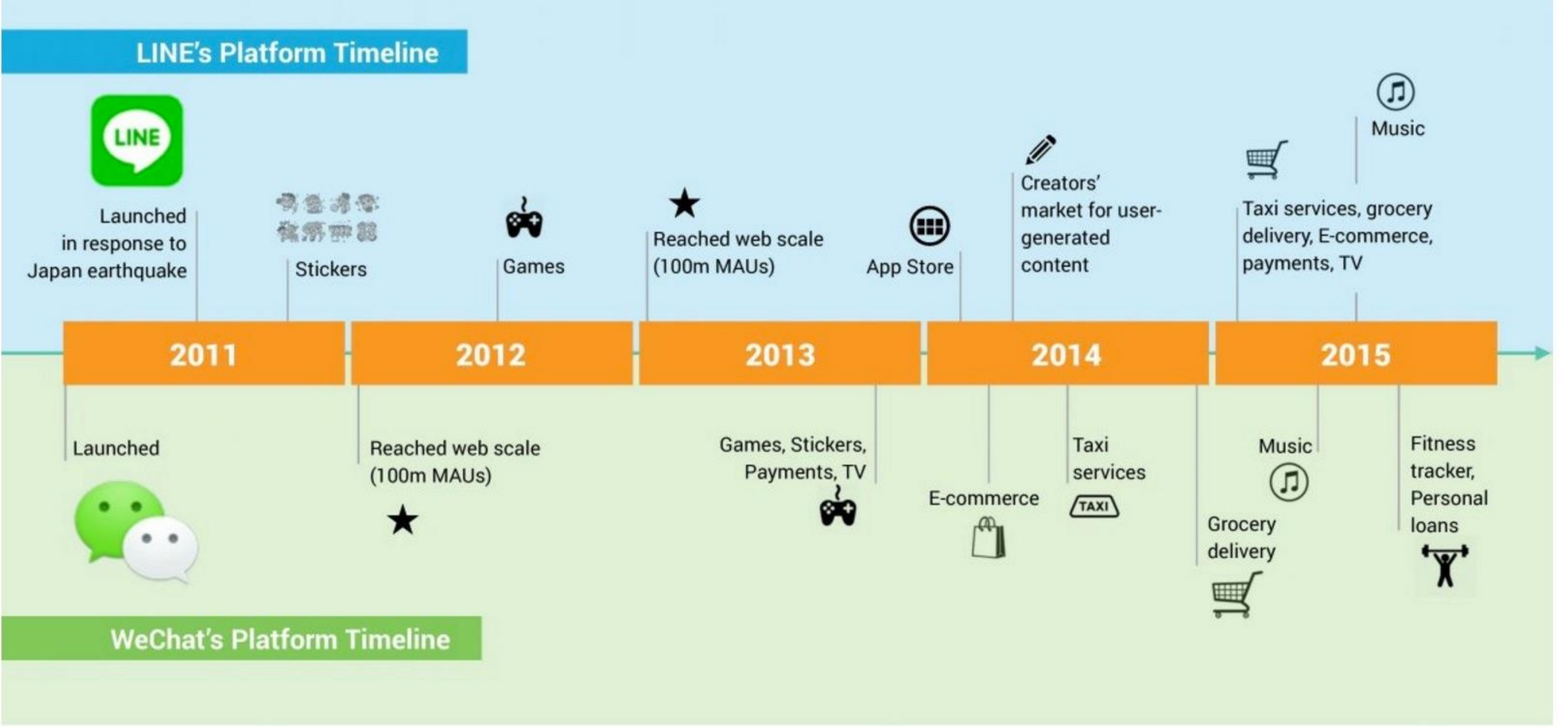
LINE Pokopang

LINE POP

NEW

LINE WindRunner

LINE's Platform Timeline



WeChat's Platform Timeline

Sources: AdWeek, Quartz, Yahoo Finance, Activate analysis

Pós-Graduação em Finanças, Investimentos e Banking

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TECNOLOGIA PARA EDUCAÇÃO