



cycle

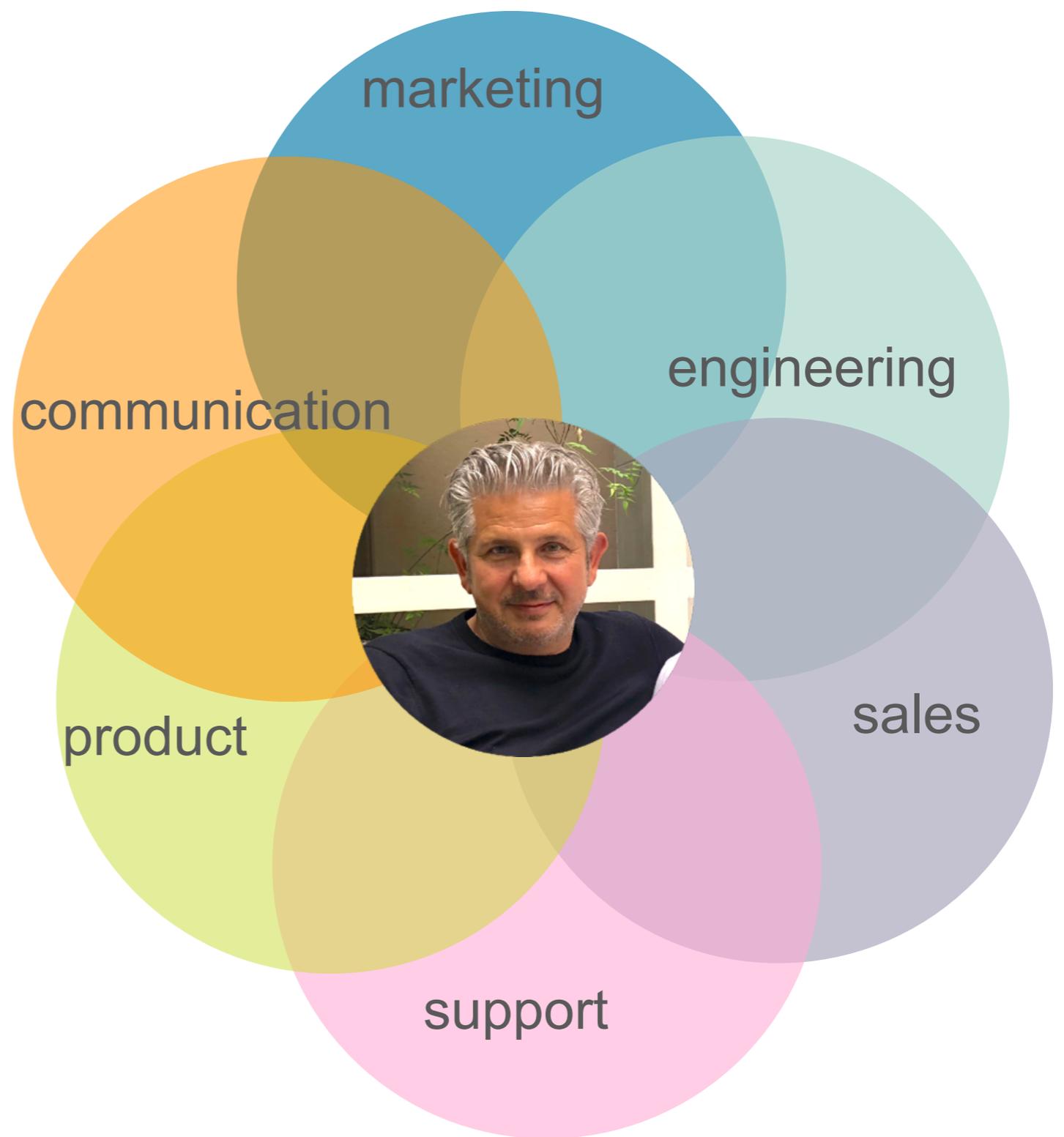
DM

#digitalmindset



technology evangelist

hubert@kratiroff.com



technology evangelist

full stack marketer

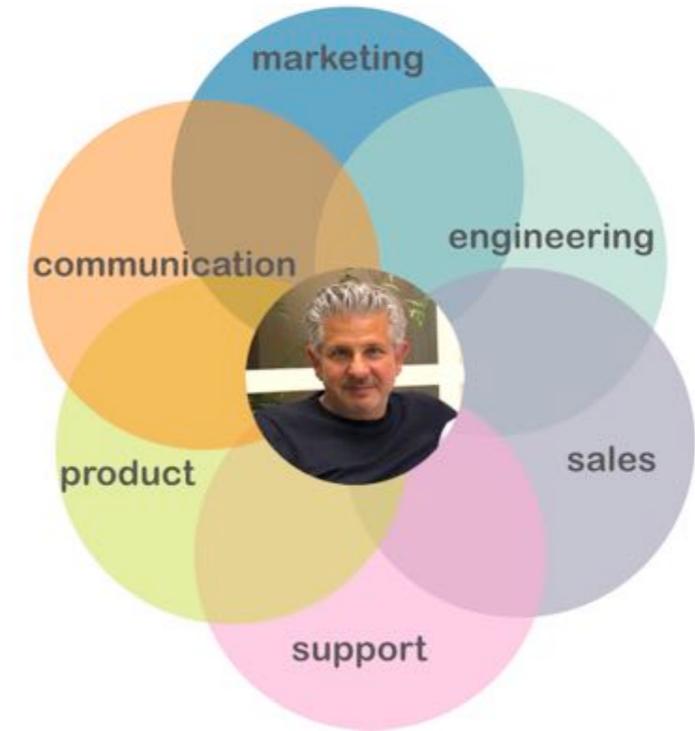
CDDO: chief digital/data officer

DPO: Data Protection Officer

professeur d'économie numérique

expert learn marketing, CMI, marcom

everyday writing, coding & programming



hubert@kratiroff.com



@kratiroff



linkedin.com/in/kratiroff



UK



UX

CX

EX

S

X

k ∞ Q | x t x At

Menu Recherche **HERMÈS** PARIS Compte Panier



PAPRIKA BRASIL EAU DE TOILETTE

230 € (300 ml)

Paprika Brésil, c'est. Sa grande fragrance de paprika et de bois de brésil, ainsi que l'orange.

Contenance: 300 ml

Ajouter au panier



Google

pnl au dd

AI Images Videos News Maps More

About 3,030,000 results (0.45 seconds)

Tip: Search for English results only. You can specify your search language in [fr](#)

Au DD

Titre de PNL

Paroles

Au DD

J'ai passé, la cétaille, la pé-cou, le vi-sser, des regrets devant ton bébé
J'sors de chez toi, j'reprends ta voiture mal garée puis j'retine ton PV
J'recherche un billet, des affaires, des plans dans la planque, un peu trop peiné..

Source : Musismatch

**expérience
phyggitale
N°1**



Les acronymes du marketing moderne



Toute spécialité a son jargon, on attendait un vrai lexique, voici 250 acronymes – pas tous pertinents – du marketing digital... qui est le marketing de tous les jours ! Et même si vous pensez, comme Elon* que ASS (acronyme seriously suck), sachez que TAWYD (Totally Agree With You Guys), mais c'est le langage des entreprises ! Bonne lecture (ou moins utile).

* mal de Elon Musk à ses équipes en 2010 (Tesla, SpaceX, SolarCity, Bing et previously PayPal co-founder)

AAA: Average active sessions
AAD: Android Advertising Identity
AARRR: Acquisition, Activation, Retention, Referral, Revenue
ABC: Always Be Closing
ABM: Account Based Marketing
ABT: AB testing
ACSEL: Association pour commerce et services en ligne (ADEL: Association De l'Economie Numérique)
ADEX: Ad Exchange platform
AdTech: Advertising Technology (cf. MarTech)
ADX: Google DoubleClick Ad Exchange platform
AIDA: Attention Interest Desire Action "First Purchase Funnel"
AMA: Ask Me Anything
AMP: Accelerated Mobile Pages de Google
APP: Application (a program designed to run on mobile devices)
API: Application program interface (cf. MIAI)
AR: Augmented Reality (ou RA)
ARPU: Average revenu per user
ARR: average recurring revenu (or annual)
ASO: App Store Optimization (cf. Search)
ASF: Apache Software Foundation
ASP: Application service provider
AssurTech cf. InsurTech
AnyAd: Anytime Anywhere Anydevice
AnyAdAd: AnyAd + AnyContent
ATF: Above the fold (ou dessous du pl, donc visible ; cf. ATF)
ATL: above the line (cf. BTL & media)
AWD: Adaptive web design (cf. RWD)
BAT(X): Baidu Alibaba Tencent Xiaomi (vl. GAFA)
BANT? formula: Budget, Authority, Need, Timeline (developed by IBM)
BAU: Business As Usual
BI: Business Intelligence
BMG: Business Model Generation by Alex Osterwalder
BOB: Best of Breed

BOFU: Bottom Of Funnel (cf. ToFu)
BPM: Business Process Management
BR: bounce rate (visite brisée à une seule page ou non réception d'un email)
BRCS: 5 countries competing with Trade and N-11
BTC: Bitcoin (NBT)
BTf: Below the fold (en dessous du pl, donc invisible ; cf. ATF)
BTL: below the line (cf. ATL & hors media)
BioG: Business to Government
BlaaS: Business to Retail
BYOD: Bring your own device (cf. CYOD)
CAC: Customer Acquisition Cost (ou cycle d'activité client analyse du parcours client)
CAD: communication audiovisuelle dynamique (cf. DOOH & digital signage)
CCO: Chief Customer Officer
CCU cf. UCC
CDC: Cahier des Charges
CDJ: customer digital Journey
CDO: Chief Digital Officer (ou Chief Data Officer)
CDN: content delivery network / réseau de diffusion de contenu (AKAMAI)
CDP: Customer Data Platform (it's more than a DMP and CRM)
CEM: Customer Experience Management
CES: Customer Effort Score
CGI: Computer-generated imagery
CHO: Chief Happiness Officer
CLI: command line interface
CLV: Customer Lifetime value
CM: Community Manager
CMI: Communication Marketing Intégrée (MCI)
CMO: Chief Marketing Officer
CMS: Content management system
CNL: Commission Nationale Informatique et Liberté (cf. RGPD)
COOC: Corporate Open Online Course
COS: Cost Of Sale

CPA: collective performance et acquisition
CPA: Cost per action (or acquisition)
CPC: Cost per click: amount of money required to produce a single click (or Cost-per-Customer)
CPCV: Cost per completed view (CPCV = Cost + Completed Views)
CPL: Cost per lead
CPM: Cost per thousand (mille)
CPT: Cost-per-Transaction
CPV: Cost per view (see also PPV)
CR: Conversion rate
CRM: Customer relationship management
CRO: Conversion rate optimization
CSAT: Customer Satisfaction Score
CSR: Corporate social responsibility (RSE)
CSS: Cascading Style Sheets
CTA: Call to action
CtoB: Customer to Business (cf. UGC)
CtoC: Customer to Customer
CTR: Click Through rate (number of click on an item/tra)
CX: Customer experience (including UX)
CYOD: Choose Your Own Device (cf. BYOD)
D3.js cf. DDD
DAO: Decentralized Autonomous Organization (holocratic)
DDD: Data Driven Document
DDDM: data-driven decision management
DDS: data-driven strategy
DL: Digital Learning
DM: Direct mail or Direct message sur Twitter
DMEXCo: Digital marketing exposition and conference (Cologne, DE)
DMP: Data management platform
DNS: Domain name system (cf. ICANN & registrar)
DNVB: Digital Native Vertical Brand
DOOH: Digital Out Of Home (Digital Signage)
DL: Deep Learning



UX

lesnouveaux
marketing.com/
EBS

ou Google :
EBS digital



EPPOI

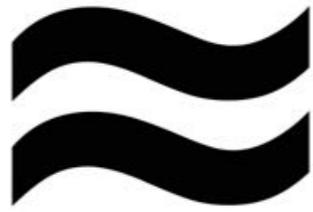
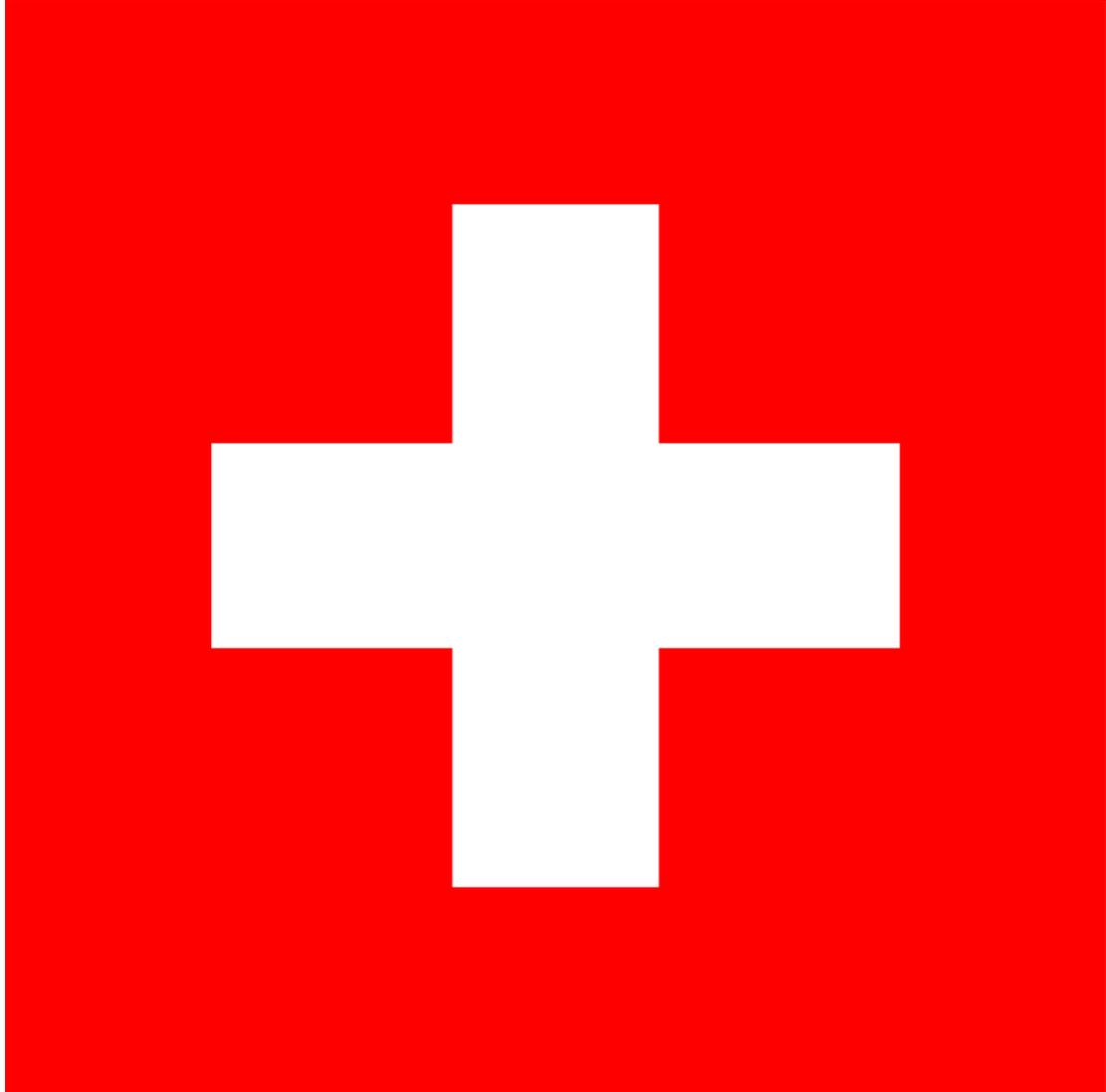
NO LIMIT

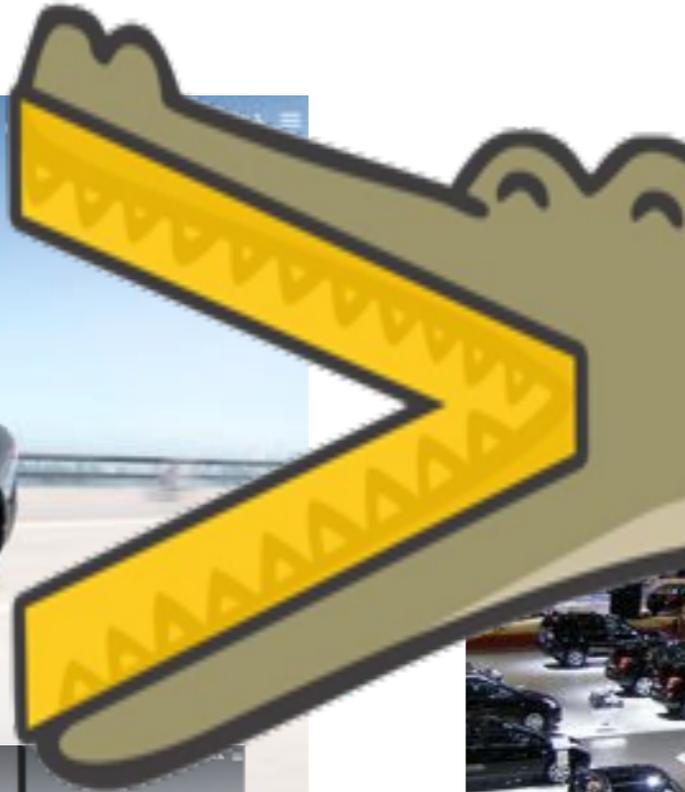
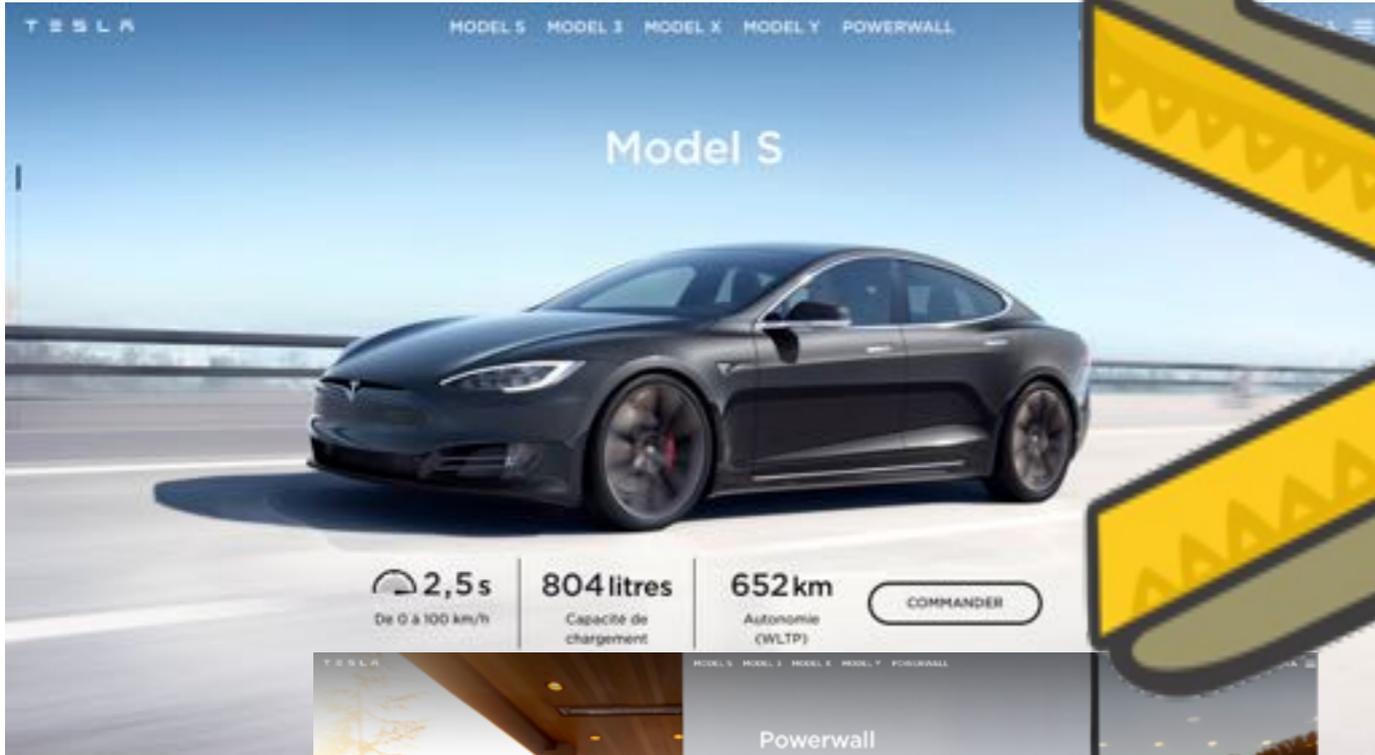




ROLEX









Prime Air



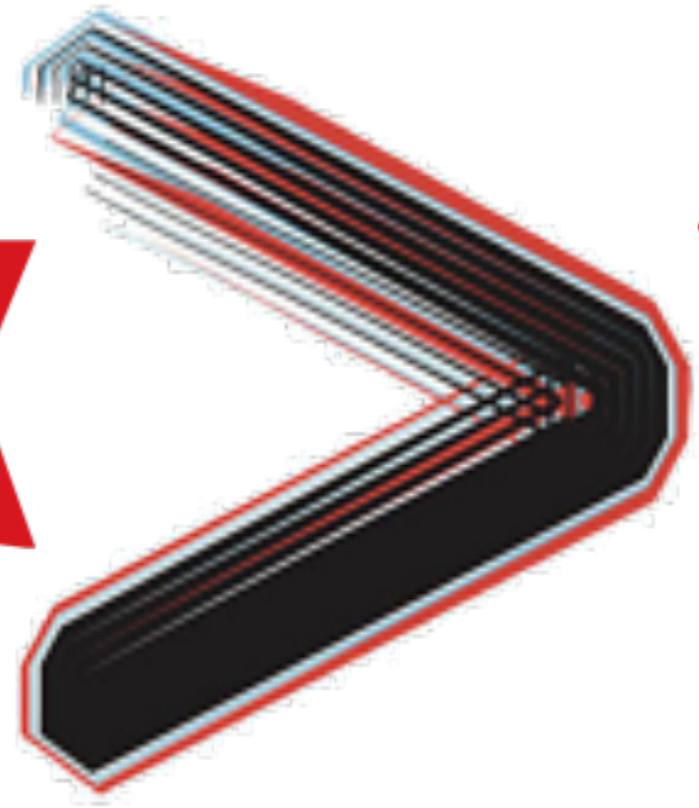
Market capitalization of Zoom Video Communications vs. the 15 biggest airlines



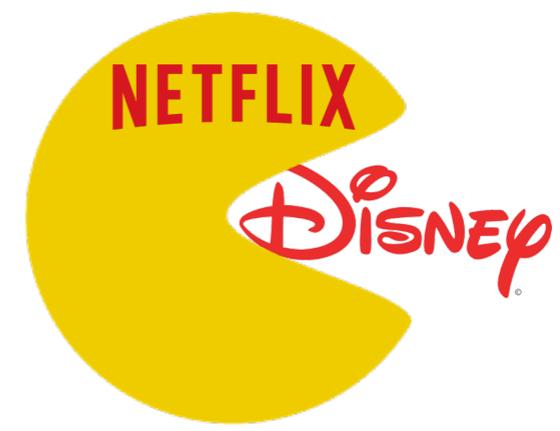
Notes: Airlines selected based on # of passengers transported in 2019; market cap as of Oct. 26, 2020

Source: Lufthansa Innovation Hub, TNMT.com, Yahoo Finance

NETFLIX

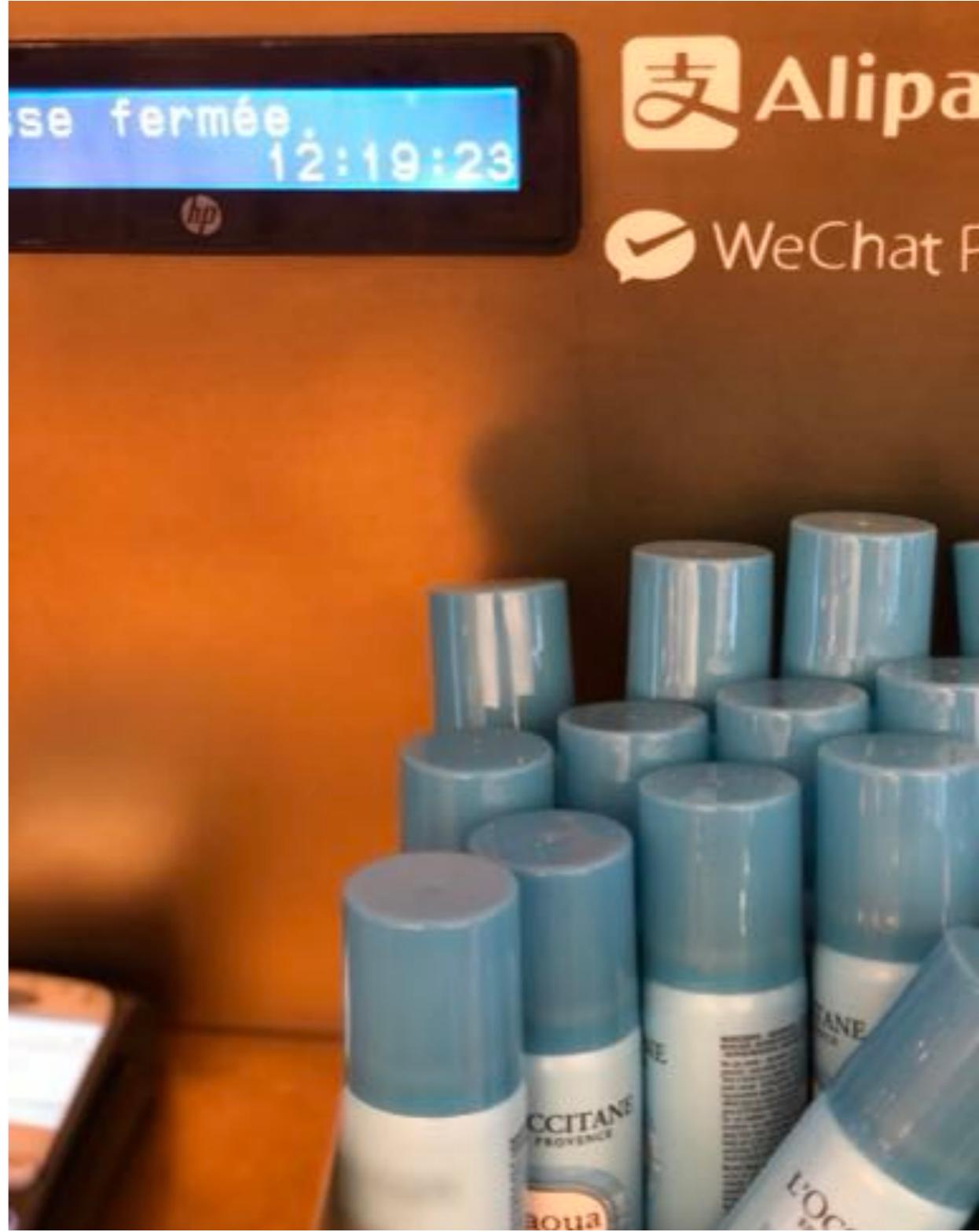


Disney





Ranking	Banking Group	Market Capitalisation (USD bn)
1	JP Morgan	388
2	ICBC	330
3	Bank of America	315
4	China Construction Bank	270
5	Wells Fargo	268
6	HSBC	198
7	Agricultural Bank of China	200
8	Citi	183
9	Bank of China	180
10	Ant Financial	150
11	China Merchant Bank	122
12	Royal Bank of Canada	114
13	Santander	100
14	BNP Paribas	90
15	Goldman Sachs	91
16	Sberbank	84
17	Unicredit	50
18	Barclays	47





05/01/20

NASA SELECTS LUNAR OPTIMIZED STARSHIP

NASA selected SpaceX to develop a lunar optimized Starship to transport crew between lunar orbit and the surface of the Moon as part of NASA's Artemis program.



74 milliards en 1 jour

2020 天猫双11 全球狂欢季

2020 天猫双11 全球狂欢季 (11.1-11.11)

成交额 **4982 亿**

\$74.10 billion GMV generated in USD
All GMV referenced in Renminbi (RMB)

31766 个海外品牌首次

105 个产业带成交额过 1 亿元

210 万线下小店参与

覆盖 1406 个县镇的 41 万款农产品

38 万个来自贫困县的店铺加入

AI 消费量达 15 万亿元



**D I G I
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F R A N C E**

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JAN
2021

DIGITAL AROUND THE WORLD

ESSENTIAL HEADLINES FOR MOBILE, INTERNET, AND SOCIAL MEDIA USE

INTERNET USER NUMBERS NO LONGER INCLUDE DATA SOURCED FROM SOCIAL MEDIA PLATFORMS, SO VALUES ARE **NOT COMPAREABLE** WITH PREVIOUS REPORTS

TOTAL
POPULATION



7.83
BILLION

URBANISATION:
56.4%

UNIQUE MOBILE
PHONE USERS



5.22
BILLION

vs. POPULATION:
66.6%

INTERNET
USERS*



4.66
BILLION

vs. POPULATION:
59.5%

ACTIVE SOCIAL
MEDIA USERS*



4.20
BILLION

vs. POPULATION:
53.6%

SOURCES: THE U.N. SOCIAL DEVELOPMENT BOARD, DATA INTELLIGENCE, ITC, UWI EUROPE, CIRIO, APOL, SOCIAL MEDIA PLATFORMS' SELF-SERVICE ADVERTISING TOOLS, COMPANY PARTNERSHIP REPORTS, MEDIASCOPE. ***ADVISORIES:** INTERNET USER NUMBERS NO LONGER INCLUDE DATA SOURCED FROM SOCIAL MEDIA PLATFORMS, SO VALUES ARE **NOT COMPAREABLE** TO DATA PUBLISHED IN PREVIOUS REPORTS. SOCIAL MEDIA USER NUMBERS MAY NOT REPRESENT UNIQUE INDIVIDUALS. **COMPAREABILITY ADVISORY:** SOURCE AND BASE CHANGES

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DAILY TIME SPENT WITH MEDIA

THE AVERAGE AMOUNT OF TIME* EACH DAY THAT INTERNET USERS AGED 16 TO 64 SPEND WITH DIFFERENT KINDS OF MEDIA AND DEVICES

TIME SPENT USING THE
INTERNET (ALL DEVICES)



6H 54M

TIME SPENT WATCHING TELEVISION
(BROADCAST AND STREAMING)



3H 24M

TIME SPENT USING
SOCIAL MEDIA



2H 25M

TIME SPENT READING PRESS MEDIA
(ONLINE AND PHYSICAL PRINT)



2H 02M

TIME SPENT LISTENING TO
MUSIC STREAMING SERVICES



1H 31M

TIME SPENT LISTENING
TO BROADCAST RADIO



1H 00M

TIME SPENT LISTENING
TO PODCASTS



0H 54M

TIME SPENT PLAYING VIDEO
GAMES ON A GAMES CONSOLE



1H 12M

SOURCE: OWNERSHIP & USAGE OF DIGITAL DEVICES AMONG U.S. ADULTS, 2020. FIGURES REPRESENT THE AVERAGE OF A BROAD-BAND SURVEY OF INTERNET USERS AGED 16 TO 64. SEE DIGITALTRENDS.COM FOR MORE DETAILS.
NOTES: CONSUMPTION OF DIFFERENT MEDIA MAY OCCUR CONCURRENTLY. TELEVISION INCLUDES BROADCAST BROADCAST TELEVISION AND CONTENT DELIVERED VIA STREAMING AND VIDEO-ON-DEMAND SERVICES. PRESS INCLUDES ONLINE AS WELL AS PHYSICAL PRINT MEDIA. BROADCAST RADIO DOES NOT INCLUDE INTERNET RADIO.

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TOP WEBSITES BY TRAFFIC (SEMRUSH)

RANKING OF TOP WEBSITES BASED ON TOTAL TRAFFIC VOLUME IN DECEMBER 2020, ACCORDING TO SEMRUSH



FRANCE

#	WEBSITE	TOTAL VISITS	UNIQUE VISITS	TIME PER VISIT	PAGES PER VISIT
01	GOOGLE.COM	2.15B	90.4M	24M 44S	6.85
02	YOUTUBE.COM	890M	63.9M	30M 40S	3.22
03	FACEBOOK.COM	671M	63.0M	23M 23S	4.31
04	WIKIPEDIA.ORG	605M	101M	8M 16S	1.92
05	AMAZON.FR	442M	73.7M	12M 30S	6.99
06	GOOGLE.FR	428M	43.7M	19M 14S	7.09
07	LEBONCOIN.FR	364M	40.5M	18M 31S	6.00
08	ORANGE.FR	363M	34.7M	13M 41S	6.15
09	POBHHUB.COM	187M	36.0M	13M 39S	8.97
10	PROGRAMME-TV.NET	148M	33.0M	13M 08S	2.44

#	WEBSITE	TOTAL VISITS	UNIQUE VISITS	TIME PER VISIT	PAGES PER VISIT
11	LVE.COM	148M	18.9M	8M 12S	4.11
12	CDISCOUNT.COM	141M	41.4M	8M 48S	4.97
13	QUEST-FRANCE.FR	130M	31.9M	8M 06S	2.12
14	LEFIGARO.FR	128M	39.7M	11M 18S	2.16
15	YAHOO.COM	127M	21.3M	13M 21S	3.95
16	FRANCETVINFO.FR	117M	29.3M	4M 30S	1.87
17	CREDIT-AGRICOLE.FR	110M	15.6M	6M 25S	5.56
18	LEMONDE.FR	108M	30.7M	34M 08S	2.23
19	MADISON.LOBB	107M	35.9M	8M 48S	2.04
20	INSTAGRAM.COM	104M	22.3M	17M 39S	3.59

SOURCE: SEMRUSH JAN 2021. FIGURES REPRESENT TRAFFIC FOR DECEMBER 2020. **NOTE:** "UNIQUE VISIT" REPRESENTS THE NUMBER OF DISTINCT VISITORS ACCESSING EACH SITE, BUT MAY NOT REPRESENT UNIQUE INDIVIDUALS, AS SOME PEOPLE MAY USE MULTIPLE DEVICES OR BROWSERS. **ADDITION:** SOME WEBSITES FEATURED IN THIS RANKING MAY CONTAIN ADULT CONTENT. PLEASE USE CAUTION WHEN VISITING UNRATED SITES.

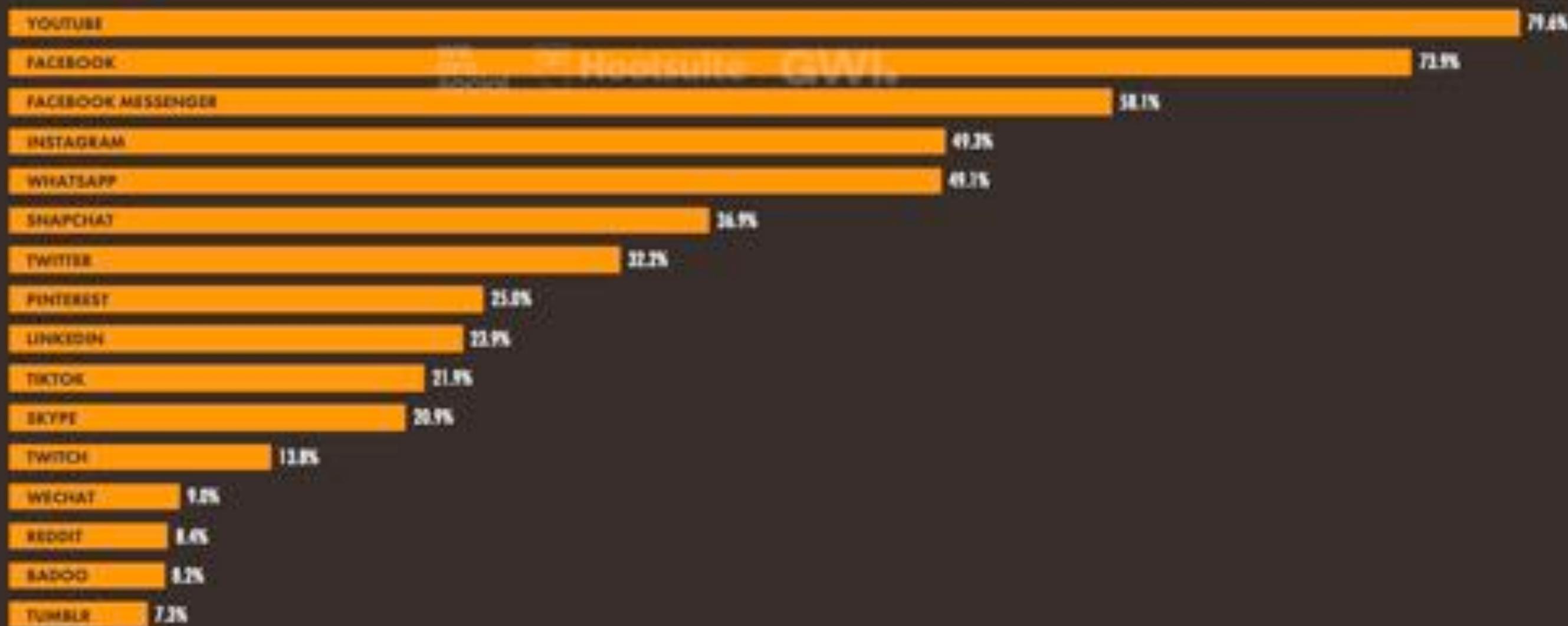
JAN
2021

MOST-USED SOCIAL MEDIA PLATFORMS

PERCENTAGE OF INTERNET USERS AGED 16 TO 64 THAT HAS USED EACH PLATFORM IN THE PAST MONTH



FRANCE



SOURCE: GWI/CSJ 2021. FIGURES REPRESENT THE FINDINGS OF A BROAD-GLOBAL SURVEY OF INTERNET USERS AGED 16 TO 64. SEE [ENJOYTHEINDEX.COM](https://www.gwi.com/index) FOR MORE DETAIL.
NOTE: FIGURES ON THIS CHART REPRESENT INTERNET USERS' SELF-REPORTED SOCIAL MEDIA BEHAVIOURS, AND MAY NOT CORRELATE WITH THE FIGURES CITED ELSEWHERE IN THIS EFFORT FOR EACH PLATFORM'S ADVERTISING AUDIENCE REACH OR THE ACTIVE USER FIGURES PUBLISHED BY INDIVIDUAL SOCIAL MEDIA PLATFORMS.

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Hootsuite®

thingonomics (IOT)

GIG

expectation

new

blue

economics

sha | ring

micro

macro

offre **economy**

gift

neuro

platform

nudge

barter

collaborative

attention

comportementale

market

G A F A

GAFA

Google Amazon Facebook Apple Microsoft Salesforce Huawei

MSH

NATU

Netflix Airbnb Tesla Uber

BEY

Booking Expedia Yandex

BATX

Baidu Alibaba Tencent Xiaomi

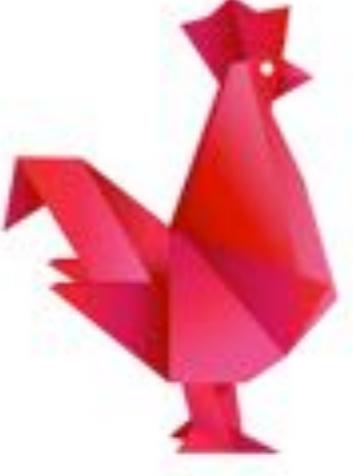
BDH

Bytedance DJI Hikvision

Qui disrupte

les BATXBDH ?

La 
FRENCH TECH
NEXT40

La 
FRENCH TECH
FT120



Les critères du FT120 sont perfectibles parce que l'écosystème French Tech est extraordinairement divers", selon Kat Borlongan



Kat Borlongan 

Entrepreneuse

Katherine Borlongan, dit Kat Borlongan, née le 30 janvier 1983 à Manille, est une consultante en innovation et une entrepreneuse française, directrice de la Mission French Tech depuis 2018.

[Wikipédia](#)

Date et lieu de naissance : 30 janvier 1983 (Âge: 37 ans), [Manille, Philippines](#)



Welcome

Clara Chappaz

NOUVELLE DIRECTRICE DE LA MISSION FRENCH TECH



French Tech Next40/120 2021



DNMB



gov

water

ed

ag

food

travel

legal

civic

insur

-TECH

med

mar

prop

green

fin

deep

ad

VIVA TECHNOLOGY

HOME EXHIBITORS MEDIA GRAND PUBLIC (SAMEDI)

EXHIBITORS STARTUPS MEDIA CENTER PRACTICAL INFO



Platinum Partners

Gold Partners

Silver Partners

Sponsorships

Service Partners

Academic Partners

Local Partners

Official Suppliers

Additional Partners



BNP PARIBAS

Google



LA POSTE

LVMH

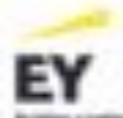


orange

Gold Partners



EDF



EY



HUAWEI



Management Group



Microsoft

MOBILIZE
BEYOND AUTOMOBILES

RATP
GROUP



SANOFI

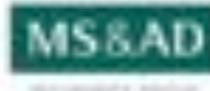
25 licornes 2025
10 décacornes en 2030

Optimiser les prises de décisions et améliorer l'expérience des assurés grâce à l'IA.

Automatiser et optimiser les décisions pour transformer l'expérience des assurés

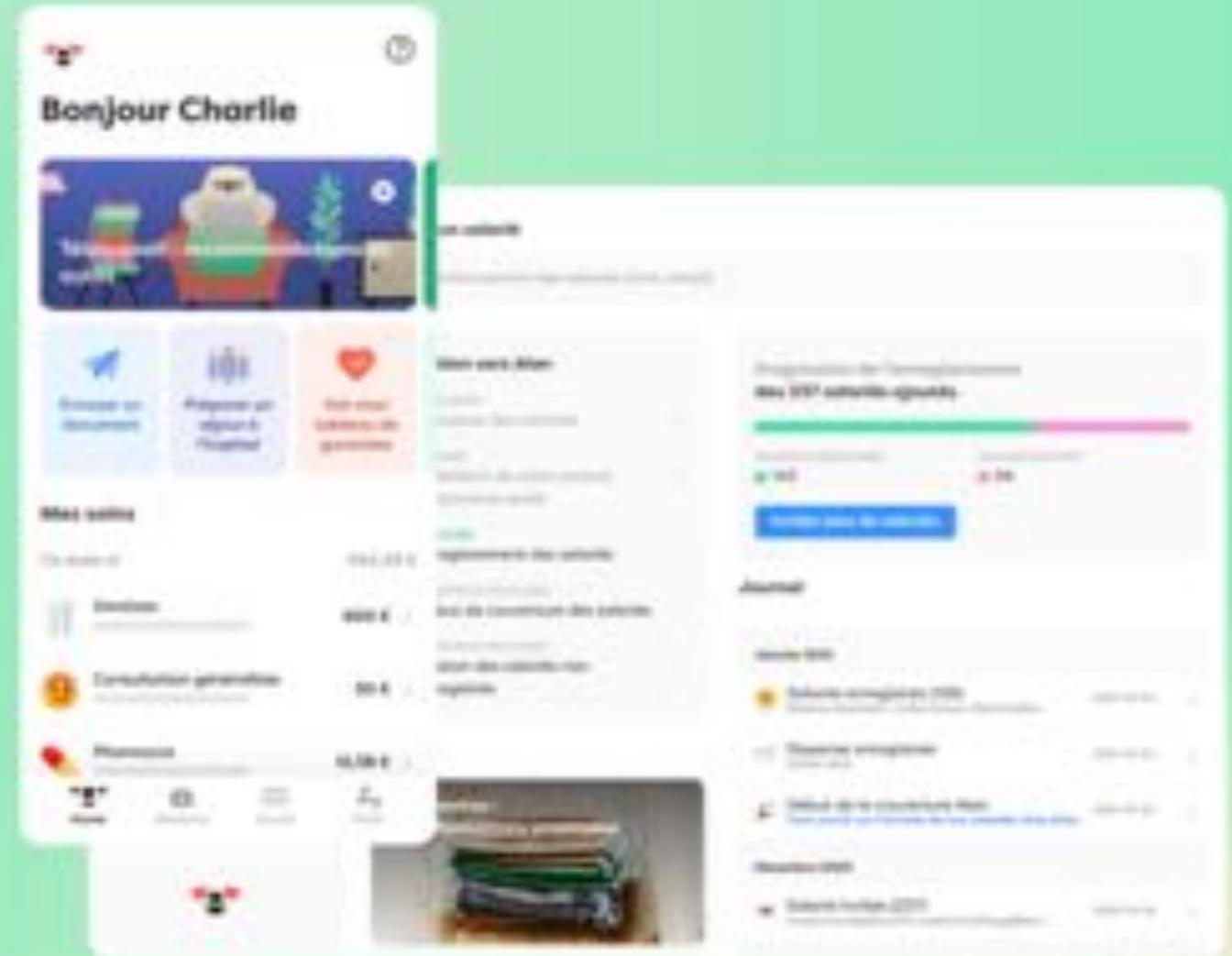
COMMENCER UNE CONVERSATION →

À LA UNE



L'assurance santé qui fait simple.

7000 entreprises de toutes tailles, des start-ups aux grandes entreprises, et des milliers d'indépendants font confiance à Alan pour leur protection santé.



Startups & PME



Grandes entreprises



Hôtels & Restaurants



Indépendants

L'assurance habitation que vous attendiez

Assurez-vous en 2 minutes — Luko résilie gratuitement votre ancienne assurance pour vous. Tout simplement.

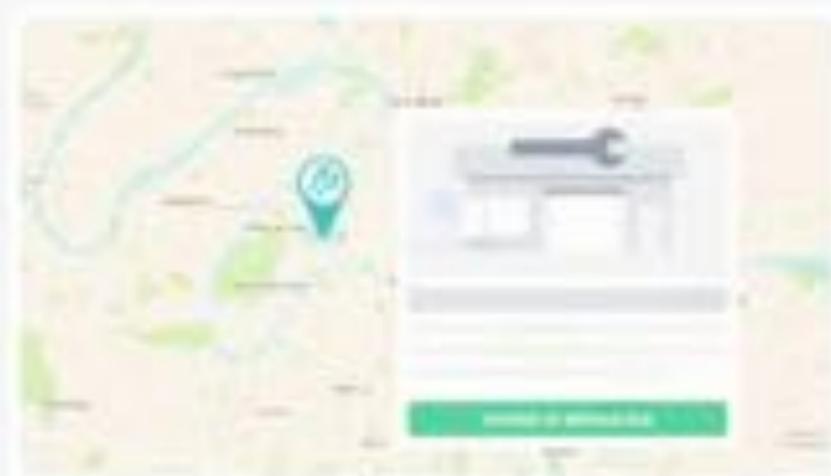
[Obtenir mon prix](#)

Entreprise
Luko est une société certifiée BCorp
ce qui atteste de nos engagements sociaux,
environnementaux et de nos efforts de
transparence vis à vis de nos clients.

D'une photo, les dommages de vos véhicules sont identifiés et estimés.

Pour le suivi des flottes automobiles et de meilleures déclarations de sinistre.

DEMANDER UNE DÉMO →



WeProov Fleet

POUR LES GESTIONNAIRES DE FLOTTE

Inspectez vos véhicules d'entreprises et découvrez notre plateforme de gestion des dommages

WeProov Claim

POUR LES RESPONSABLES SINISTRES

Estimez le coût d'un sinistre automobile dès sa déclaration et révolutionnez l'expérience de vos assurés

Essai  COYOTE3 mois gratuits à l'Application Coyote, sans engagement, pour toute assurance auto ou moto souscrite¹

Trouvez l'assurance auto qui répond à vos besoins

- ✓ Economisez plus de 300€* pour les mêmes garanties
- ✓ Plus de 25 marques comparées

Quelle voiture souhaitez-vous assurer ? 

Obtenir un devis précis

Obtenir une estimation express *C'est très facile de comparer, je l'utilise souvent. Raphaëlle*

Allianz



Vin Cerf

Tim Berners-Lee

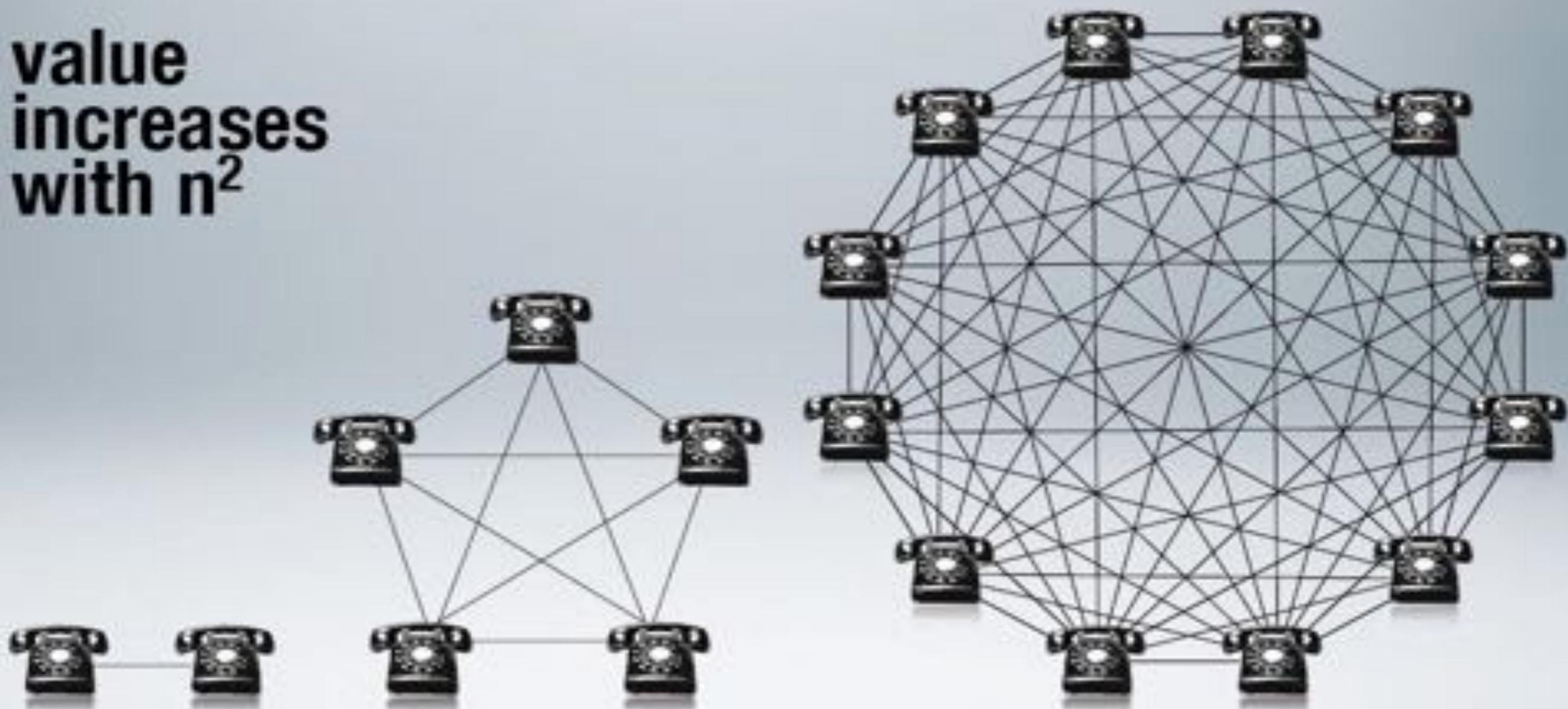
Metcalfe

Moore

Rifkin

METCALFE'S LAW

value
increases
with n^2



"When asked for the one keyword that best describes the book, he said, 'Eclipse.' It's a metaphor for the way in which the digital revolution is changing the way we live and work. It's a book that will change the way we think about the future of our economy. It's a book that will change the way we think about the future of our society." —FORBES

THE
ZERO
MARGINAL
COST
SOCIETY

THE INTERNET OF THINGS,
THE COLLABORATIVE COMMONS,
AND THE ECLIPSE OF
CAPITALISM

RENTAL
ECLIPSE

JEREMY RIFKIN

NEW YORK TIMES BESTSELLING AUTHOR OF
THE THIRD INDUSTRIAL REVOLUTION

DEF

Numérique

invention, technologie, recherche, technique, scientifique, code, brevet...



Digital

innovation, utilisation, usage, assistance, commande, clic, relation homme-machine...



Cyber

sécurité, protection, hacker, virus, espionnage, militaire, défense, bureau des légendes

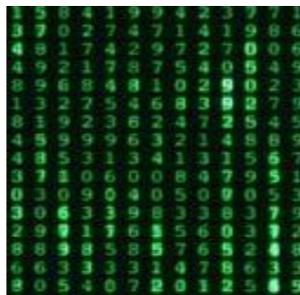


Numérique

Digital

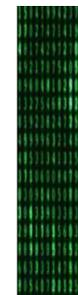
Cyber

1



**LE BUREAU
DES
LEGENDES**

2



**LE BUREAU
DES
LEGENDES**

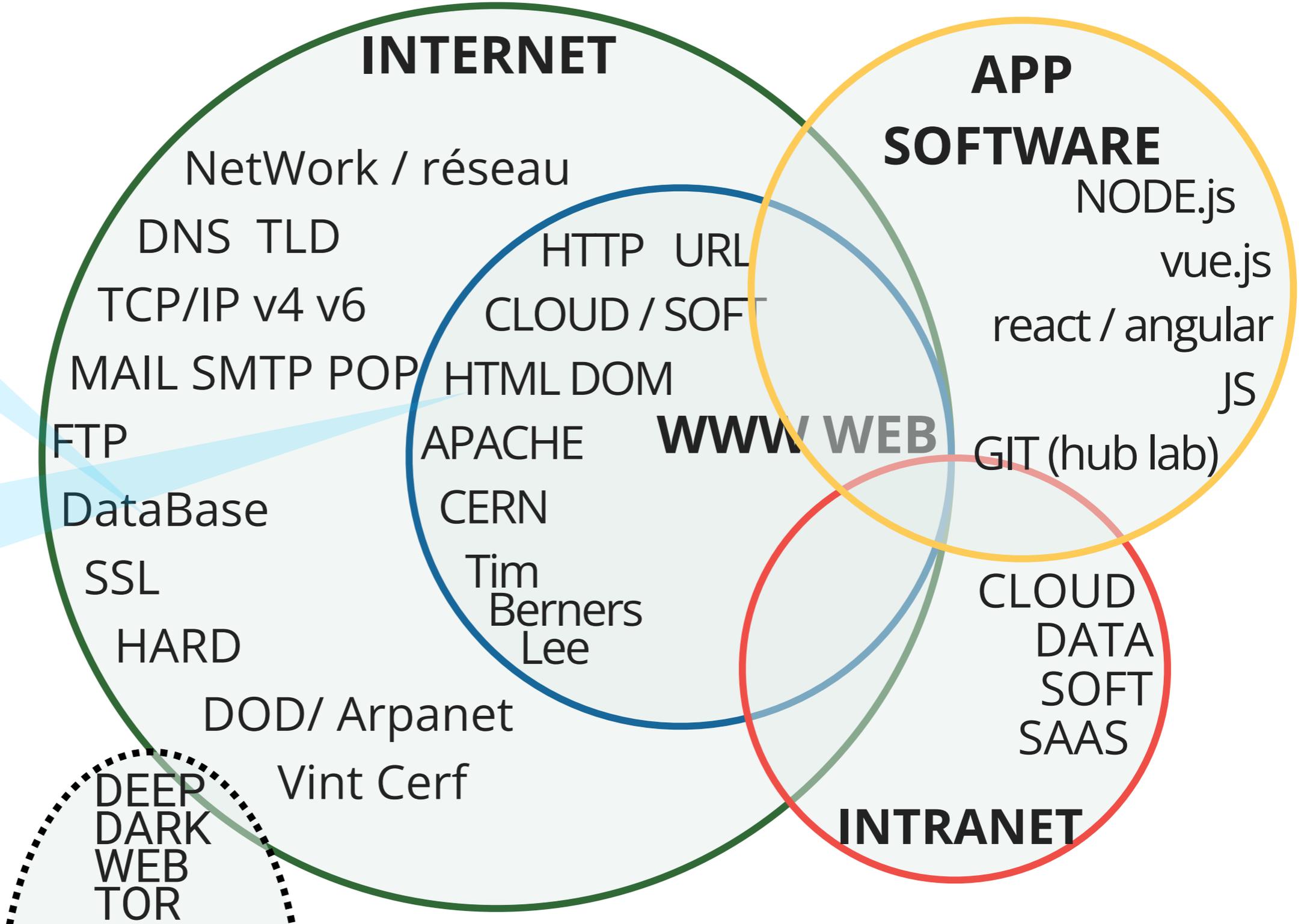
3



**LE BUREAU
DES
LEGENDES**

SQL / Postgres
Oracle
select
from
where
group
having
order

<html>
<head>
<body>
css
.js



Digital
Numérique
Cybernétique
Éthique

=

DATA
contrôle

=

INDIVIDUEL
personnalisation

=

Politique
moral

~~Méfiez-vous des recettes des années 60~~

- 4P de Jerome McCarthy (1960)
Produit - Prix - Promotion - Place
- 5B de Charles Kepner (1955): BON -
produit prix endroit moment quantité
- SWOT de Humphrey (1970)
- CAP Caractéristique Avantage Preuve
cognitif / conatif / affectif
- SONCAS / AIDA

WUOLVES
COMIC

HBK.070

Harvard Business Review

JULY-AUGUST 2014

30 Strategy
Four Paths to Business
Model Innovation
Karen Gilbreath and Saugata Mukherjee

34 The HBR Interview
Lenovo CEO
Yang Yuanqing on
the PC's Future

40 The Big Idea
The Crisis in
Retirement Planning
Robert C. Marton



The New Basics of
MARKETING

~~4R~~

15:29



camif.fr

camif

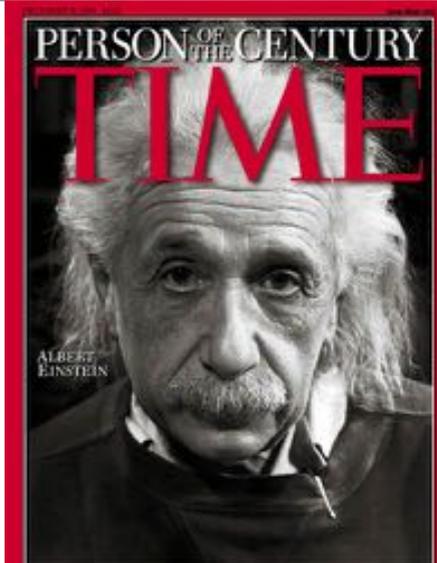
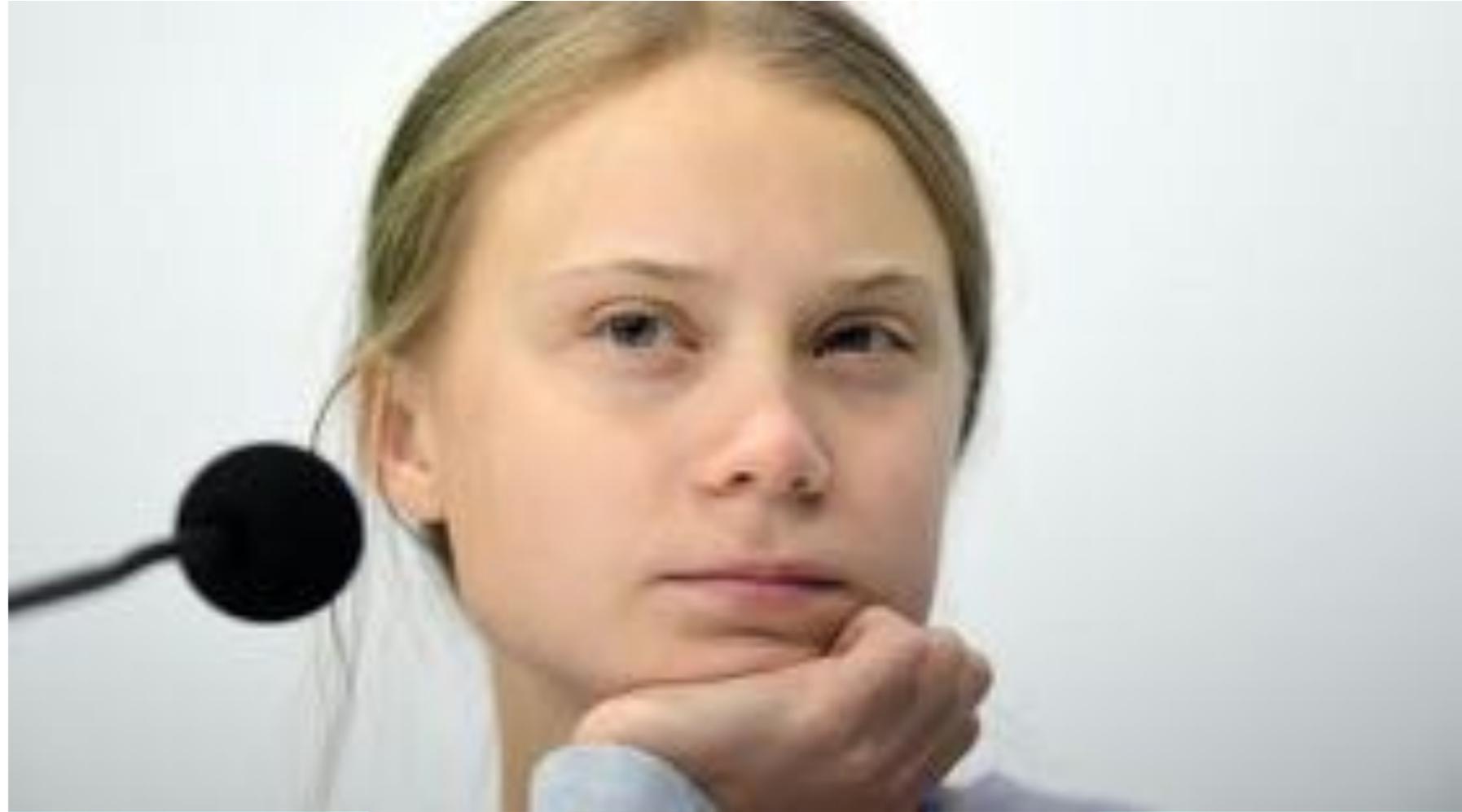
#JeMeDeconnecte PourLaPlanete

Aujourd'hui, pas de Black Friday, on déconnecte !

Pour la 3^{ème} année, Camif se déconnecte pour la planète !
Un boycott pour cause d'urgence climatique. Une façon d'être totalement aligné avec nos valeurs pour consommer moins mais mieux !

Mais, pour nous, déconnexion rime avec action. Alors, aujourd'hui, on vous propose de ne pas acheter et de faire un geste bon pour vous et la planète.

FERMER LE SITE : POURQUOI ?



marketing

**créer de la valeur
pour l'entreprise,
le client,
et l'écosystème**



The best marketing strategy ever :

« CARE »

Gary Vaynerchuk

Stop selling. Start helping

Zig Ziglar

“

MARKETING

IS NO LONGER ABOUT

the stuff you make

BUT ABOUT THE

STORIES

you tell.

”

- Seth Godin

**your
happiness
is my
business**



*Aphorisme de
hubertkratiroff*

FKLG.

bref. j'fais des cours

*1/
marketing de
l'offre*

**Offre initiale (solution)
Problème résolu
Persona
Carte empathie
Value proposition
Offre finale
Distribution**

Persona

Carte empathie

Problèmes réels

Value proposition

Offre

(solution qui résout le problème)

Distribution

2/

*marketing de la
demande*





From

To

**MAKING
PEOPLE
WANT
THINGS**



**MAKING
THINGS
PEOPLE
WANT**

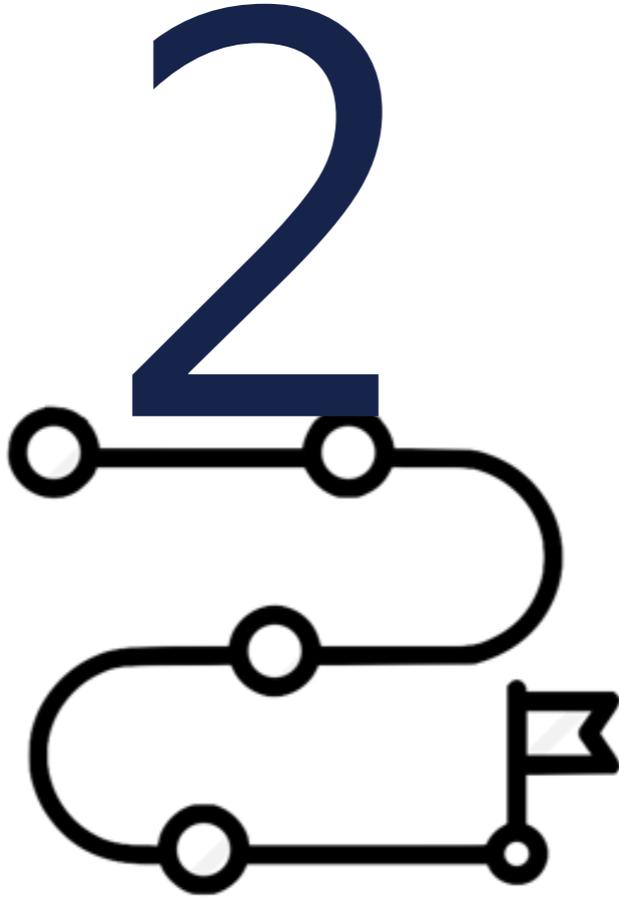
TIM BROWN

The background of the image features three tall, fluted classical columns, likely from an ancient Greek or Roman temple, set against a clear, bright blue sky. The columns are arranged in a slightly receding line from left to right, creating a sense of depth. The lighting is bright, highlighting the texture of the stone.

3 PILIERS DU DIGITAL

SAMSUNG





1

customer obsession

user centric

besoin utilisateur

pain point / problème

collaborateur

manager / équipe

cible / segment

GEN BXYZ

proposition de valeur

2

parcours

journey

point de contact

touchpoint

publicité / SAV

téléphone

conversation

3

expérience

sans couture

sans défaut

sans friction

différentiation

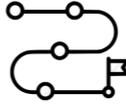
offre

pain killer

candy

vitamine

1 

2 

3 

Le WEB sans cookie,
nous oblige à reconnaître nos
utilisateurs

...

ou à les perdre !

UX > CX

nombre

plus de user que de client

CX > UX

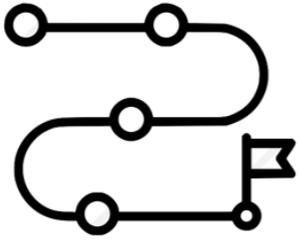
***qualité
plus de contact avec les
clients***

1



Un utilisateur (a des attentes b2b b2c interne)

2



rencontre Samsung (points de contact)

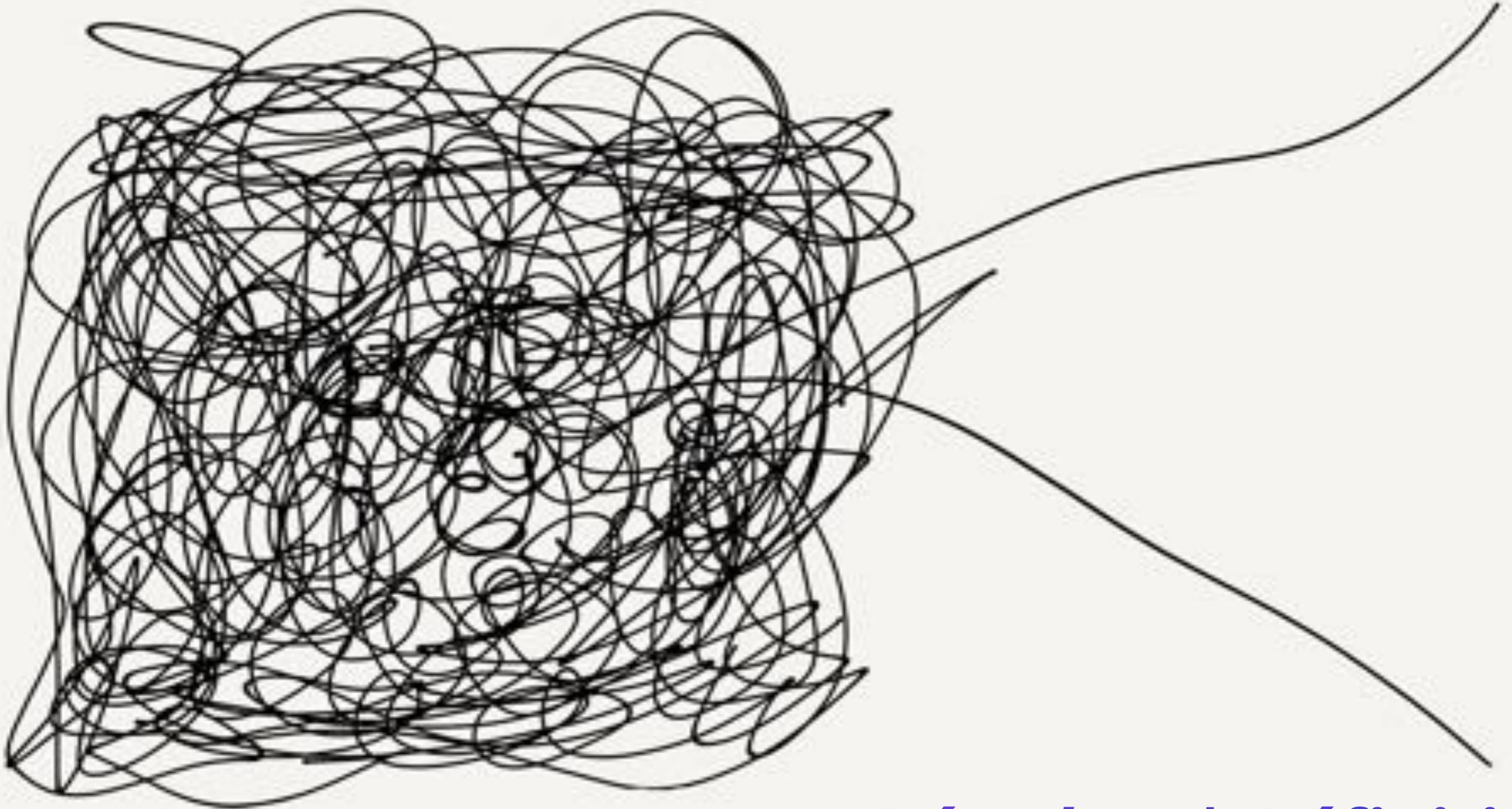
3



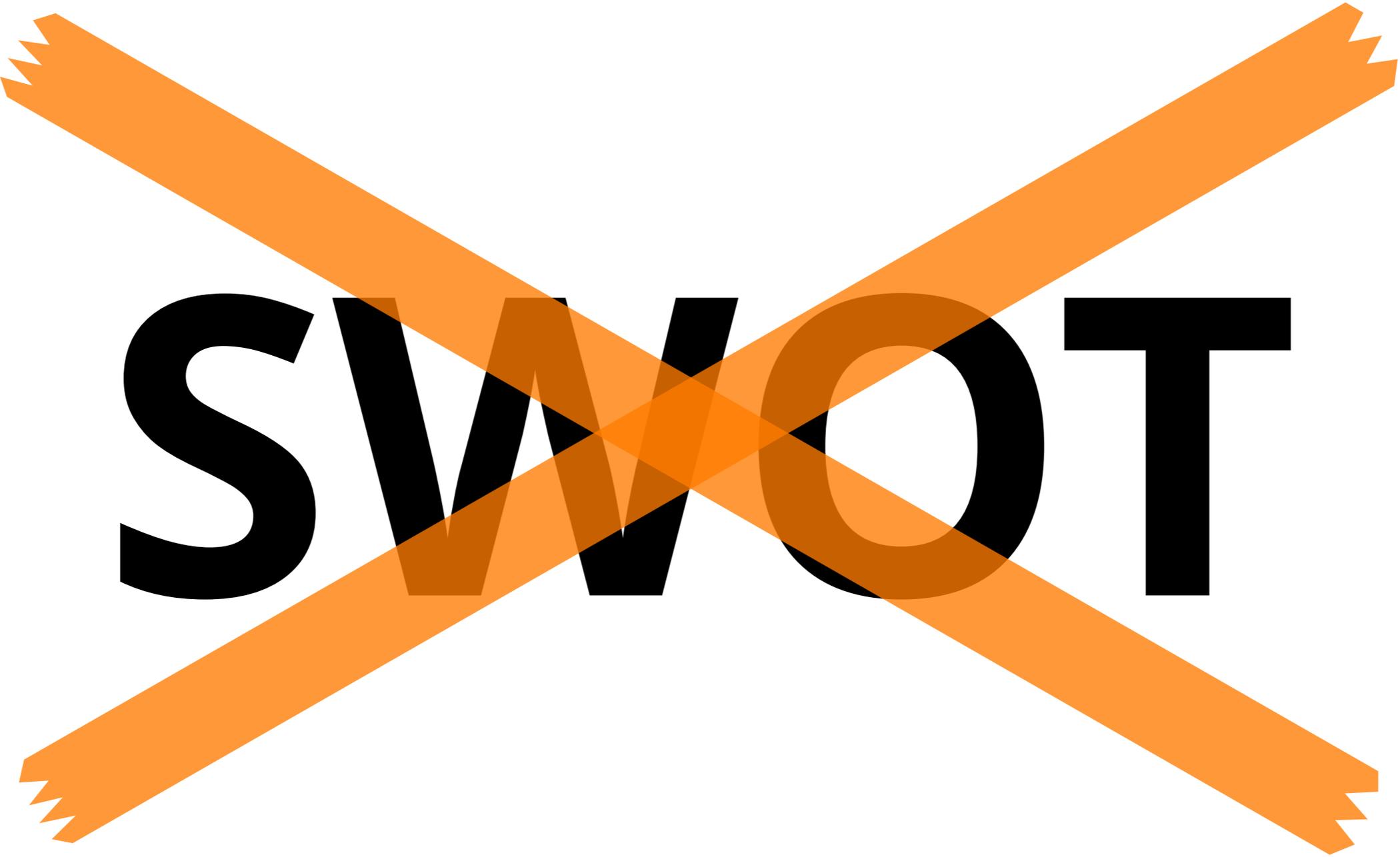
dans un parcours enchanté (pas de friction,

G

pas de couture pas de défaut)



Décodage | Définitions



SWOOT

WUJCA

~~SWOT~~

Volatilité

Incertitude

Complexité

Ambiguïté



HBR
2014

<https://hbr.org/2014/01/what-vuca-really-means-for-you>

Nathan Bennett et G. James Lemoine
« What VUCA Really Means for You. »
Harvard Business Review, 01/ 2014.



VUCA

VOLATILITY

Easy, fixed and currency market volatility, the lack of stability and predictability

UNCERTAINTY

The potential change in the inflation index calculation, the potential switch to "shorting" for pension funds, calculating their recovery rates, the lack of ability to foresee what major changes might come

COMPLEXITY

Is understanding these financial markets in the era of the "new normal". The proliferation and increasing complexity of new financial instruments and regulation to deal with increasingly complex markets, moving in ways never before

AMBIGUITY

The resulting feeling, is this the great rotation from bonds to equities? Or will bond yields stay low for longer? What is the best course of action?



Bob Dylan

BOB DYLAN HIGHWAY 61 REVISITED



Kendrick Lamar



PSY 4 milliards de vues
YouTube : 6M€ de droit +



#PSY #PSY #GANGNAMSTYLE
PSY - GANGNAM STYLE(강남스타일) M/V

3 508 681 756 vues • 15 Jul. 2012

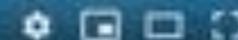
👍 17 M 🗨️ 2.3 M ➦ PARTAGER 📄 ENREGISTRER ...



Baby Shark



0:10 / 2:16



[@pinkfong](#) [Real Music](#)

Bébé Requin Danse | Chante et danse | Animal Songs | PINKFONG Chansons pour les enfants

7256176834 vues · 18 juin 2016

👍 22 M 🗣️ 10 M ➦ PARTAGER 📁 ENREGISTRER ⋮

Tout est possible, très vite, très fort

Il nous faut une nouvelle réflexion pour aborder avec succès ce nouveau monde et intégrer pour le bien de tous le progrès.

NoLimit

