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From States of Mind to Strategies Using the Moods Matrix

Companies are increasingly looking to create engaging and memorable experiences for their customers. However, in order to achieve total satisfaction, it is essential to consider not only the experience itself, but also the expectations that precede it. The Edufin Index financial literacy research project, conducted by SDA Bocconi for Alleanza Assicurazioni and the Gasbarri Foundation, shows how the Moods Matrix can be a valuable tool for understanding the initial state of mind of stakeholders, predicting possible evolutions, creating empathy, and identifying the most effective actions to steer them toward satisfaction.

CUSTOMER ENGAGEMENT//MARKETING//COMMUNICATION//SENTIMENT ANALYSIS//INNOVATION



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Mood can be defined as a semi-persistent psychophysical state that influences attitudes and behavior (Oxford Dictionary). Before beginning our discussion of this topic, we first need to recognize the difference between emotions, feelings, and moods, which mainly depends on their temporal sequence. In other words, emotions are the first to manifest as immediate reactions to perceived stimuli; feelings follow, resulting from the cognitive and behavioral processing of emotions; and finally, moods emerge from the semi-persistent combination of feelings and emotions (Aliperta, 2022). Although there are numerous theories regarding the origin, nature, and function of emotions, the consensus is that they are immediate physiological reactions to perceived stimuli. Specifically, emotions continuously regulate the body's response to threats and opportunities,

providing raw data about the world around us (Damasio, 2000; Galimberti, 2021). Feelings, on the other hand, are the cognitive and behavioral responses that result from internalizing and attributing meaning to emotions; they cause us to pay attention and respond to perceived threats or opportunities (Franzini 1997). Finally, mood can be understood as the synthesis of the set of feelings and emotions that come up in succession throughout the day, in a sense, the sum of mental, physical, and semi-persistent emotional states (Aliperta, 2022).

Often the threats and opportunities signaled by emotions and feelings are not isolated events; instead they are repeated over time, leading us to expect that they will happen again. Our state of mind arises when we compare our expectations with what actually happens, i.e., our lived experiences with the resulting feelings and emotions. Research on emotional intelligence (Salovey and Mayer, 1990; Goleman, 1996) has demonstrated the importance of understanding and managing emotions, our own and other people's, to facilitate interpersonal relationships and hone our ability to motivate ourselves and others. This research has had extensive impact on business (Goleman, 1998; Visentin, 2007; Bariso, 2021), from recruitment to employee management, from marketing to planning and control. The persistence of moods, coupled with the possibility of detecting and mapping them based on expectations and experiences, makes them a valuable data point for establishing an empathetic relationship with our stakeholders and for defining strategies and actions aimed at steering moods toward satisfaction. Moreover, if creating positive and memorable experiences for customers is becoming the real goal of companies (Pine and Gilmore, 2011), it is crucial to realize that full satisfaction depends not only on the lived experience, but also on the positive expectations that precede it.

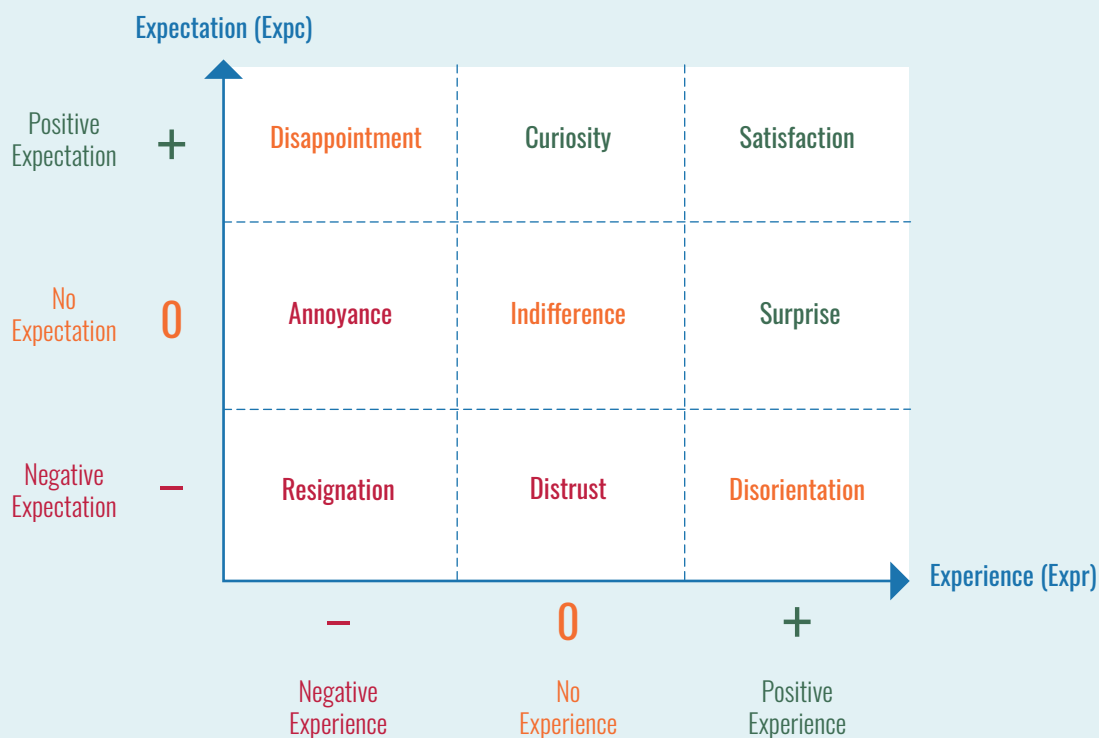
THE MOODS MATRIX

Everyone has expectations when they're about to engage in an activity – whether they're aware of them or not - from reading a book to taking a trip, from eating out to buying a new car. Take the example of dining at a restaurant: expectations can be positive if we anticipate a great meal, negative if we expect a poor experience (but we still have to go for a business meeting), or neutral if we're unsure what to expect. After we've finished our meal, the experience may have been positive due to excellent food, location, service, or fair pricing; negative if any of these aspects disappoint; or neutral if we ultimately decide not to eat out after all.

So state of mind is the combination of pre-existing expectations and the subsequent lived experience. The associations between these two elements are the input for our matrix, which is based on responses to two simple prompts. The first is a close-ended one, "What expectations did you have before going to this restaurant?" The second is open-ended, "Tell me about the experience you had while dining at this restaurant." Box 1 describes our methodology, while Figure 1 illustrates the Moods Matrix and the resulting nine moods.

In the first row of the matrix, we find the three states of mind associated with positive expectations, which may be shaped by word of mouth or an effective communications campaign, for example. When expectations are positive but no direct experience has yet taken place, the state of mind is one of **curiosity**: without confirmation or contradiction, the initial expectation remains open-ended, leaving room for this mood. When positive expectations materialize into positive experiences, the resulting state of mind is one of **satisfaction**, since there is a correspondence between what we expected and what we experienced: a restaurant was highly recommended by friends and we actually enjoyed a great meal there, so we're satisfied. Conversely, when a positive expectation is met with a negative experience, the outcome is **disappointment**. The contrast between anticipation and reality leads to dissatisfaction; in our example this might be down to bad food, long wait times, or an unexpectedly high bill.

FIGURE 1. THE MOOD MATRIX (AUTHORS' ELABORATION)



In the middle row of the matrix we find three states of mind that arise in the absence of expectations. This can occur when we encounter a completely new context or, conversely, circumstances are so familiar that we take them for granted. When there is no expectation and no experience yet, the resulting state of mind is **indifference**: we have no anticipation regarding the restaurant, and since we haven't dined there yet, we don't have an opinion either way. If there is no expectation but the experience turns out to be positive, the state of mind that emerges is **surprise**. For instance, we enter a restaurant without any level of expectation, enjoy an excellent meal, and we're pleasantly surprised. Conversely, if a lack of expectations is followed by a negative experience, the resulting state of mind is **annoyance**. We had no preconceived ideas about the restaurant, but because of the poor quality of the food or the service, we feel irritated and annoyed.

In the third row of the matrix, we find the three mood states associated with negative expectations, which may stem from unfavorable reviews or worse, even a smear campaign. When the expectation is negative and no experience has yet occurred, the resulting mood is **distrust**: we have never been to that restaurant, but we're already convinced the food is bad, which makes us wary. If, however, a negative expectation is contradicted by a positive experience, the feeling we get is **disorientation**. We heard bad things about the restaurant, but after dining there and enjoying our meal, we experience at least momentary confusion. Finally, when both expectation and experience are negative, the state of mind that surfaces is **resignation**. The lived experience confirms the initial belief: we heard the food was bad, and sure enough, it was. There's no surprise, just acceptance; we know if we ever go back, the outcome will likely be the same.

BOX 1. METHODOLOGY FOR CONSTRUCTING THE MOODS MATRIX

A close-ended question with three response options was chosen to measure expectations:

- No expectations.
- Positive expectations.
- Negative expectations.

This choice is based on the fact that expectancy is itself a summary emotion. Therefore, it does not need any further explanation or justification to ascertain the person's mood.

Instead, an open-ended question was chosen to assess the experience, allowing the respondent to recount the events in question without making an explicit judgment. This approach reduces the risk of expectations influencing the experience assessment. To evaluate the narrated experience, we resorted to semantic analysis tools capable of attributing positive, negative or neutral sentiment. This gave us a homogeneous evaluation criterion for all responses and facilitated subsequent elaborations on the content of the narratives, which served to pinpoint possible areas of

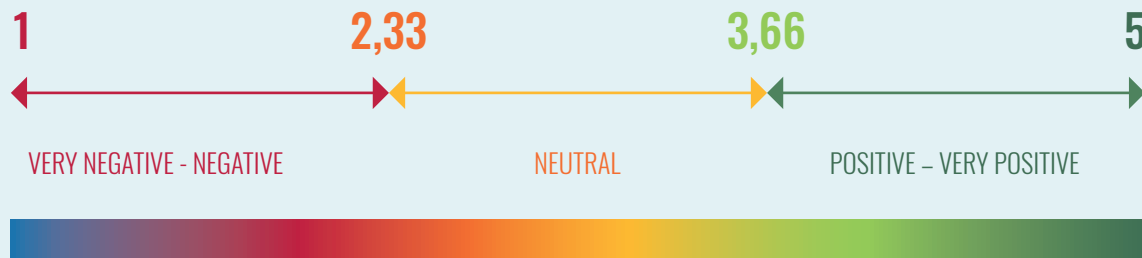
intervention.

Sentiment analysis is the process of text analysis aimed at determining the emotional tone of a message and classifying it as positive, negative or neutral (Ceron et al., 2014). In the context of the Edufin Index Alleanza 2023 research project, Finsa S.p.A.'s App2check platform was used to process responses to open-ended questions. In this system, sentiment is expressed on a scale from 1 to 5 as follows:

- 1: Very negative.
- 2: Negative.
- 3: Neutral.
- 4: Positive.
- 5: Very positive.

After processing several responses and comments and computing the averages, the scale predicts very negative or negative sentiment for values between 1 and 2.33, neutral sentiment for values between 2.34 and 3.65, and positive or very positive sentiment for values between 3.66 and 5.

FIGURE 2. SENTIMENT ANALYSIS OF AN AGGREGATE – MEASUREMENT SCALE (SOURCE APP2CHECK)



To construct the expectations/experience matrix, we adapted the algorithm to include cases when the experience has not yet been lived, assigning the following values:

- No experience: Sentiment value = 0.
- Negative or undesirable experience: Sentiment value ≤ 3 .
- Positive experience: Sentiment value ≥ 4 .

By crossing the three possible outcomes related to experience with the three possible outcomes related to expectation, we obtain a matrix

consisting of nine boxes corresponding to nine main moods, which basically include all possible sentiments.

Figure 2 shows positive moods in green, i.e. satisfaction (expc +, expr +), surprise (expc 0, expr +) and curiosity (expc +, expr 0); negative moods, i.e. resignation (expc -, expr -), annoyance (expc 0, expr -) and distrust (expc -, expr 0), are shown in red; finally, yellow denotes neutral moods in which positive and negative components balance each other, i.e. disappointment (expc +, expr -) indifference (expc 0, expr 0) and disorientation (expc -, expr +).

AN EXAMPLE OF USING THE MOODS MATRIX

The Edufin Index research project,¹ carried out by SDA Bocconi for Alleanza Assicurazioni and Fondazione Gasbarri and still ongoing, aims to analyze the level of financial and insurance literacy among Italians, focusing each year on specific topics, such as the financial literacy of women and young people. In 2023, as in 2022, the project combined quantitative analysis with semantic analysis, introducing open-ended questions developed using Finsa S.p.A.'s App2check platform² (Edufin Index Alleanza 2022; 2023). Below are two of the open-ended questions included in the 2023 questionnaire:

“When you think about your experiences in the financial and insurance world, such as managing your savings or insurance coverage, tell us about an episode that had a particularly positive or negative impact on you, describing it in as much detail as you can.”

The experiences reported in response to this prompt (L1 in the questionnaire) were analyzed both on their own (using topic cloud, top topic and sentiment analysis) and by relating them to the answers to the closed question L2 (“What were your expectations before having this experience?”). The intersection of these two items allowed us to construct the expectation/experience matrix, which identifies the nine possible states of mind described above. For each box in the matrix, i.e. for each state of mind, we indicate the Edufin Index level, the prevailing sociodemographic characteristics and the quantitative cluster most represented (where significant).

“What are the needs/desires you would like to satisfy through the use of financial and/or insurance products and services? Please try to be as specific as you can.”

The responses to this question (L3 in the questionnaire) were analyzed with several methods, including topic identification, sentiment analysis, the use of bi-trigrams, and semantic clustering. In addition, the top purchase motivations that emerged from semantic clustering were correlated with both mood and quantitative clusters.

Experiences and moods in the world of finance and insurance

A total of 3,739 responses were collected and processed for both the experience and expectations questions. Doxa S.p.A. was tasked with administering the questionnaire and selecting a representative sample of the Italian population. As far as expectations, most respondents expressed neutral expectations (2,058 responses, or 55% of the total), followed by positive expectations (1,348 responses, 36%) and negative expectations (333 responses, 9%). Excluding those who said they had no expectations, the number of individuals with positive expectations is about four times higher than those with negative expectations.

Regarding their experiences, most of the stories respondents told described negative experiences (1,733 responses, 46.4%), while positive experiences numbered 494 (13.2%). In addition, 1,512 respondents (40.5%) said that they had no experiences to share. Negative experiences were mainly related to losing money or having problems with insurance claims, while positive experiences had to do with successful investments, compensation, and effective support from industry consultants.

To analyze the correlation between expectations and experiences, a nine-box matrix was constructed by crossing the responses to the open-ended prompt about experiences with the responses to the closed-ended question about expectations. The first set

¹ The authors would like to thank everyone who participated in the Alleanza Edufin Index research project, in particular the Alleanza, Doxa, Finsa-App2check, and SDA Bocconi teams.

² Founded in 1996 by Pier Giorgio Perotto (credited for inventing the first PC in history, the Olivetti Programma 101), Finsa S.p.A. is an Italian company that provides consulting services organically integrating design, technological and financial expertise to minimize the gap between defining and implementing strategy. Founded in 2018 as a spin-off of Finsa S.p.A., which holds 100% of its shares, App2check is a platform based on a proprietary Artificial Intelligence and a Machine Learning engine was applied to semantic text analysis (Natural Language Processing) and sentiment identification and analysis, and more generally, customer experience.

of responses was used to calculate the value of experience:

- Expr 0: Responses such as “don’t know,” “haven’t had that experience,” and the like.
- Expr –: Sentiment ≤ 3 .
- Expr +: Sentiment ≥ 4 .

Responses to the next closed question were used to rank expectations:

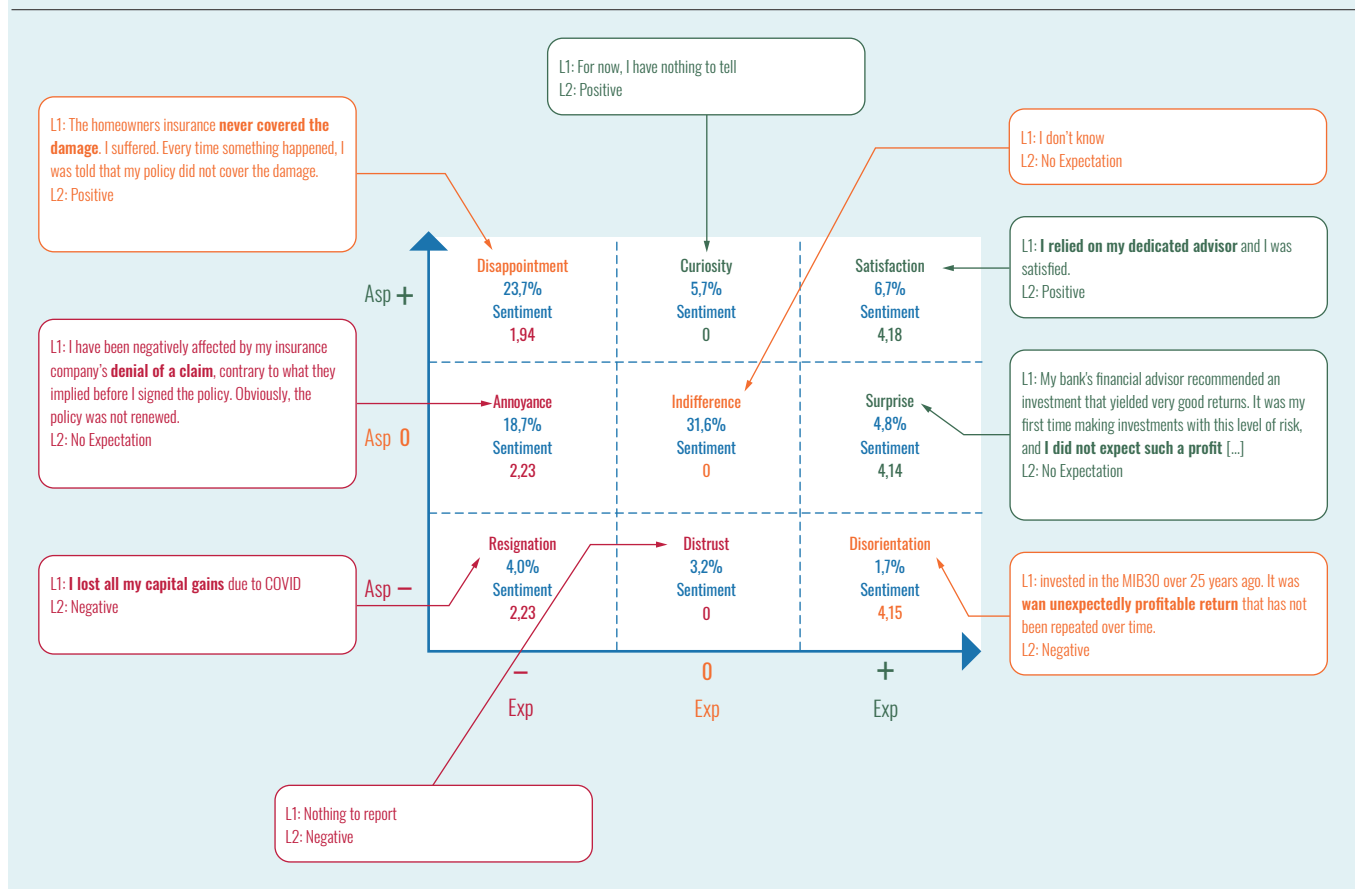
- Expc 0: No expectations.
- Expc +: Positive expectations.
- Expc –: Negative expectations.

Each cell in the resulting Moods Matrix is associated with a mood state, as shown in the previous section. For example, someone with a positive expectation

but a negative experience is associated with the mood state of disappointment. Figure 3 illustrates the expectation/experience matrix and the resulting nine mood states; also included is an example of an experience described by a respondent for each one. The main mood states that emerge are indifference (31.6%), disappointment (23.7%), and annoyance (18.7%), related to absent or negative experiences. This is followed by positive moods, in order: satisfaction (6.7%), curiosity (5.7%), and surprise (4.8%).

In addition to calculating the percentage distribution of respondents and the average sentiment of each box, ran an analysis to link the matrix of moods to the quantitative results of our research. In Figure 4, the color green indicates overrepresentation, red is underrepresentation, and blue reflects a value that is in line with the average

FIGURE 3. THE MOODS MATRIX IN FINANCIAL AND INSURANCE CONTEXTS – APP2CHECK ELABORATION



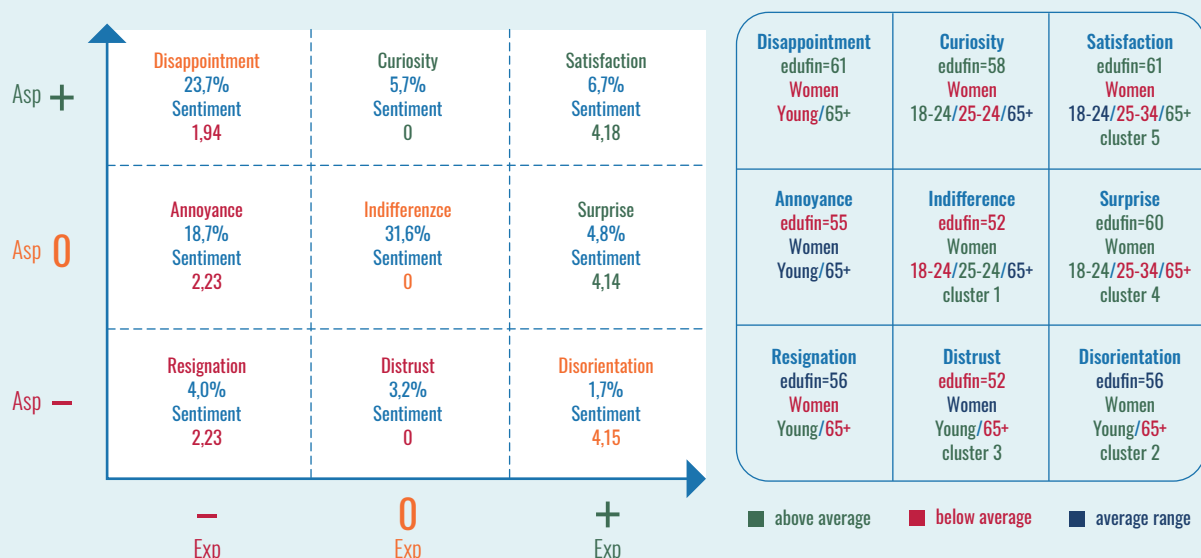
for the Italian population. First, the average value of the Edufin Index was calculated for each mood state. The highest values for this index (i.e., higher than the average of 56 for the Italian population) are found for mood states associated with positive expectation, primarily satisfaction (Edufin 61), where both expectation and experience are positive. This is followed by disappointment (Edufin 61), where expectation is positive but experience is negative. This is followed by disappointment (Edufin 61), where expectation is positive but experience is negative, and curiosity (Edufin 58), where there is no experience. The exception is surprise (Edufin 60), where expectation is neutral but experience is positive.

The other five mood states, characterized by neutral or negative expectations, have an Edufin value at or below the average for the Italian population. The lowest values are recorded for indifference and distrust (Edufin 52 in both cases). For each mood state, the socio-demographic component was also analyzed with respect to

gender and age. The five quantitative clusters were then aligned with the nine boxes in the Moods Matrix, allowing for interaction between them. This process identified the mood states dominated by a particular cluster and, conversely, the predominant mood state within each quantitative cluster.

Women are underrepresented in the three boxes corresponding to positive expectations, while they are overrepresented in the indifference, surprise, and disorientation boxes. Young people are most commonly associated with the three moods corresponding to negative expectations, while the very young (18-24) are also overrepresented in the curiosity and surprise moods. The over-65s tend to be polarized between disappointment and satisfaction, while for the other moods they appear at or below the average. These results are also confirmed by the dominant quantitative clusters: indifference, with an overrepresentation of women,

FIGURE 4. CORRELATION BETWEEN MOODS AND QUANTITATIVE VARIABLES (APP2CHECK E SDA BOCCONI ELABORATION)



has “fragile and disinterested” as its dominant cluster (cluster 1); disorientation, prevalent among women and young people, has “insecure but confident” as its dominant cluster (cluster 2); distrust, overrepresented among young people of both sexes, has “nonchalant and do-it-yourself” as its dominant cluster (cluster 3); surprise has “optimistic and fearless” as its prevalent cluster (cluster 4); finally, satisfaction has “educated and composed” as its dominant cluster (cluster 5).

Motivations for purchasing financial and/or insurance products

This question explores the needs/desires that drive people to use financial and/or insurance products or services. Out of a total of 3,739 responses which we processed, approximately 18% did not provide a reason (e.g., “I don’t know”). The remaining responses show an average sentiment close to positive, confirming the prevalence of positive expectations.

The question was also analyzed using semantic clustering, a technique for identifying and grouping key concepts within responses. First, the most significant and recurring bi-trigrams (groupings of two or three words) were identified. These bi-trigrams were then combined in semantic clusters, which facilitated the identification of the major themes covered in the set of responses. Figure 5 illustrates the main semantic clusters that emerged, indicating the number of responses, the percentage of recurrence, and the average sentiment for each one.

The twelve main semantic clusters shown in Figure 5 were then related to the moods corresponding to the five quantitative clusters. The most significant results (with a recurrence of more than 10% for the semantic clusters) confirmed the behavioral characteristics of both the moods and the quantitative clusters:

- Indifference (quantitative cluster 1, “fragile and disinterested”): The percentage of “don’t know” is 54.5%, followed by 15.7% of responses referring to the motivation “having an income.”

FIGURE 5. MOTIVATIONS FOR PURCHASING FINANCIAL AND/OR INSURANCE PRODUCTS – SEMANTIC CLUSTERING (APP2CHECK ELABORATION)

Relevant Clusters	Number of answers	Recurrence	Sentiment
I don't know	658	17.6%	2.15
Earning an income	572	15.3%	3.73
Have a better life	255	6.8%	3.83
Retirement security	129	3.5%	4.02
Capital management	119	3.2%	3.30
Economic stability	119	3.2%	3.88
Handle unexpected situations	102	2.7%	3.48
Buy a house	77	2%	3.73
Future security	42	1.1%	4.00
For the children	36	1%	3.90
Buy a car	14	0.4%	3.17
In case of illness	12	0.3%	3.28

Fonte: elaborazione App2check).

- Disorientation (quantitative cluster 2, “insecure but confident”): The motivation “having an income” dominates (42.3%), followed by “don’t know” (19.2%). Other motivations include “having a better life” (15.4%) and “buying a house” (15.4%).
- Distrust (quantitative cluster 3, “unconcerned and do-it-yourself”): The percentage of “don’t know” is as high as 91.5%, and there are no other purchase motivations that exceed 10%.
- Surprise (quantitative cluster 4, “optimistic and fearless”): The most recurring motivation is “having an income” (38.7%), followed by 14.8% of “don’t know.” Other motivations include “coping with the unexpected” (12%) and “having a better life” (10.7%).
- Satisfaction: (quantitative cluster 5, “educated and composed”): The most common motivation is “having an income” (38.9%), followed by “having a better life” (16.7%), “don’t know” (14.8%), and “coping with the unexpected” (13.9%).

MOODS MATRIX APPLICATION GUIDE

Identifying the moods of stakeholders can be extremely useful to:

- build empathy;
- predict behavior, particularly the “natural progression” of different moods; and
- define strategies and actions to sustain satisfaction or shift the state of mind toward it.

Understanding another person’s state of mind means, metaphorically speaking, stepping into their matrix box, seeing things from their perspective, and fostering an empathic connection. This is a fundamental element of effective communication (Morelli, 2020). In an increasingly complex and fragmented world of relationships (Davis and Meyer, 1998), the Moods Matrix offers a structured approach to understanding the nuances of each state of mind. This makes it particularly useful for fostering empathy, even in the absence of direct interaction.

The predictive value of mood stems from the following general observations, also confirmed by the Edufin Index Alleanza research findings:

- A positive expectation encourages individuals to engage in or repeat an experience. For example, if you rely on a financial advisor who meets your expectations, you’re likely to continue using their services. A negative expectation, instead, leads people to avoid the experience altogether.

- A positive experience reinforces or reshapes expectations in a favorable direction, while a negative experience tends to confirm or alter expectations negatively. (For instance, if an insurance claim is denied, the individual is unlikely to renew the policy.)

To devise strategies and actions aimed at maintaining or shifting a state of mind toward satisfaction, the principles outlined above can be leveraged, reinforcing natural positive tendencies while mitigating negative ones. There are three main types of strategies/actions:

1. Crafting communication to improve expectations.
2. Innovating products/services to enhance the overall experience.
3. Revisiting the “rules of the game” to create new positive experiences. A typical example is promotional activities, which range from soft incentives (such as offering a product/service at a discounted price or pairing a new item with a best seller), to stronger corrective measures that serve to address negative experiences (such as offering a free stay or meal to a highly dissatisfied hotel or restaurant guest).

Individual moods are analyzed in Box 2, considering their natural progression and identifying the most effective actions to steer each mood toward satisfaction. (See also Figures 6 and 7 for a summary.) Where multiple actions are possible, the most cost-effective option is recommended.



FIGURE 6. MODIFYING MOODS THROUGH STRATEGIES E ACTIONS (AUTHORS' ELABORATION)

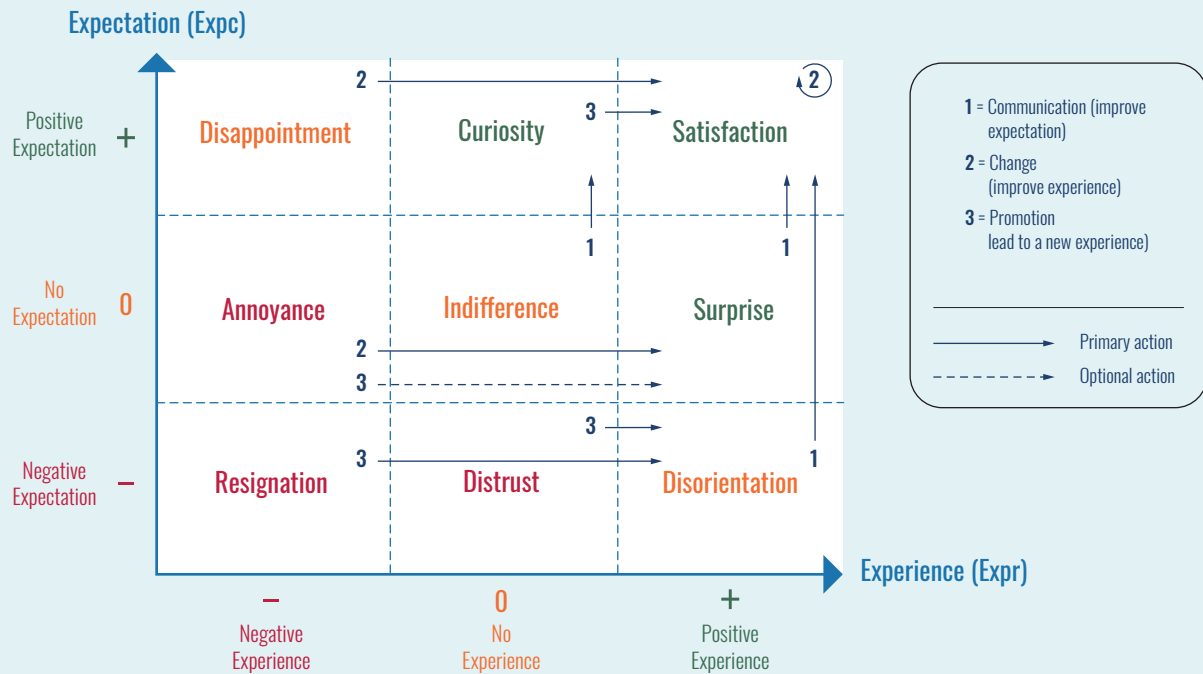


FIGURE 7. MOOD/ACTION TABLE (AUTHORS' ELABORATION)

Initial state	First Action	New state	Second Action	New state
Satisfaction	2	Satisfaction		
Disappointment	2	Satisfaction		
Resignation	3	Disorientation	1	Satisfaction
Disorientation	1	Satisfaction		
Surprise	1	Satisfaction		
Annoyance	2 or 3	Surprise	1	Satisfaction
Curiosity	3	Satisfaction		
Distrust	3	Disorientation	1	Satisfaction
Indifference	1	Curiosity	3	Satisfaction

1 = Communication (improve expectation)
 2 = Change (improve experience)
 3 = Promotion (encourage to have a new experience)

BOX 2. STRATEGIES AND ACTIONS FOR SHIFTING EACH STATE OF MIND

Satisfaction

The simplest case is when a state of satisfaction already exists. Positive expectation leads to an experience that confirms and reinforces this expectation, setting a virtuous circle in motion. In this case, no action may be necessary, but possible Type 2 actions may be recommended, such as product improvements or innovations to further enrich the experience and maintain satisfaction over time.

Disappointment

Here, a positive expectation also leads to an experience, but if it turns out to be negative, the company must intervene promptly with change actions aimed at modifying whatever caused the disappointment (Type 2 action). This will prevent the expectation from becoming negative too and avoid another negative experience for the client. If, on the other hand, the expectation remains positive, the changes should lead to a new experience, this time a positive one, which will eventually engender satisfaction.

Resignation

In this case, the negative expectation is confirmed by an equally negative experience, creating a vicious cycle. In fact, this kind of experience tends to reinforce the negative expectation and discourage people from repeating the experience, ultimately giving rise to a state of resignation. However, it is possible to intervene with a Type 3 strategy, such as offering a positive experience for free, which causes the customer to experience a state of disorientation.

Disorientation

When a negative expectation is followed by a positive experience, it is possible, if appropriately reinforced by the proper communication strategy (Type 1) to turn the expectation around, paving the way for further positive experiences and promoting the transition to satisfaction.

Surprise

In this case, when a positive experience occurs and there is no prior expectation, companies need to take the same they would for disorientation.

This calls once again for a communication strategy that fosters positive expectations, explains the motivation behind the positive experience, and encourages the customer to repeat it. As the positive experience is reaffirmed, the mood shifts toward satisfaction.

Annoyance

This occurs when customers with no expectations have a negative experience. Although less serious than resignation (because it doesn't reinforce a pre-existing negative expectation), it's more serious than disappointment because positive expectations can't be leveraged. Depending on the cause and intensity of the annoyance, Type 2 (experience-enhancing) actions should be taken, especially if the annoyance is specific. On the other hand, if the annoyance is unpredictable and generalized, Type 3 actions (promotions) can be used to intervene. In both cases, the goal is to get the customer to repeat the experience, first going through the state of surprise and then arriving at satisfaction.

Curiosity

Curiosity represents positive expectations and lack of experience. Although positive expectations naturally drive experience, it is advisable to intervene with promotions that provide an opportunity to actualize the positive experience, facilitating the transition to satisfaction.

Distrust

In this case, the lack of experience is coupled with negative expectations. As with curiosity, Type 3 action (promotion) is needed that induces a positive experience and moves the customer to the state of disorientation. The difference with the previous case is that the promotion must be even more powerful and enticing, because otherwise the negative expectation would stop the customer from having the experience.

Indifference

The case of indifference is the most enigmatic, as it manifests in a natural tendency not to evolve in any specific direction. The most appropriate action here is Type 1: Create a positive expectation through communication to move indifference back to the state of curiosity.





MANAGERIAL IMPACT FACTOR

- **Do not confuse disappointment with resignation:** In the former case the initial expectations are positive, while in the latter, the picture is completely negative, and only consistent promotional intervention can induce a repeat experience.
- **Do not wait for “natural progression”:** Intermediate states such as curiosity, surprise, and disorientation must be actively managed with targeted strategies to avoid prolonging them.
- **Satisfaction is not permanent:** To avoid the risk of habit turning the product or service into a commodity and the mood evolving into indifference, satisfaction must be maintained and nurtured over time through continuous improvement and innovation.
- **Avoid over-communication:** Setting expectations too high can lead to disappointment when the lived experience does not live up to the promise.
- **Value positive expectations and experiences:** As highlighted by Alleanza's Edufin Index research, moods such as disappointment, curiosity, satisfaction, and amazement prove to be more receptive to the success of educational or cultural initiatives.



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