

Innovation, Creativity & Entrepreneurship (ICE)

Course #: 33:382:340 : Term - Fall 2020

Rutgers Business School /Mgmt. & Global Business

Campus: New Brunswick / Piscataway, NJ (and Virtual)

Section 01: Mon/Wed 1:40P - 3:00P (EST)

Prerequisites: None / Textbook: None

Instructor: Prof. Mukesh M. Patel, J.D.

TAs: Introduced in class

Building & Room No: RBS, 100 Rock / Virtual

Phone Number: Provided in Class

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COURSE DESCRIPTION

ICE - “Transforming fluid thoughts into solid innovative ideas and ventures”

This unique signature course, created and taught by an award-winning faculty, is designed to be an inspirational “out-of-the-box” and transformative *experience*. This course is based on a *multidisciplinary* and *collaborative* approach to experiential learning, focused on **innovative, creative and executive leadership level** thinking at the intersection of **business, emerging technologies, entrepreneurship and life**. The mission is possible...should you choose to accept...

Most of the top companies (from startups to global public companies), employers and executives now identify ***creative, innovative, and entrepreneurial thinking*** as well as ***leadership*** as the most important characteristics they are seeking in recruiting top talent. These are also the same traits that are common in the most successful leaders, corporate executives and entrepreneurs. This course is often described by students to be “transformative” or “life changing” because it engages students to think at a higher level of thinking - executive thinking at a higher order of magnitude - 10x to 100x. This course inspires students to become high performance thinkers, where we teach them to think BIG, start small, and scale fast, while possibly disrupting, breaking norms and rules, and ideally records. It also teaches them how to lead and execute in ways that helps them become performance outliers while embracing our core values of resilience, resourcefulness, responsibility, and reinventing for the digital era.

Students will learn and explore / practice the following concepts:

- Unleash personal, creative potential
- Engage in innovative and design-thinking
- Learn entrepreneurial mindsets, critical success skill-sets, and toolsets
- Learn and apply practical business concepts and insights
- Solve real world challenges in the business environment and personal life by:
 - Recognizing and assessing opportunities
 - Reflecting and defining passions and interests
 - Developing strategies for achieving meaningful goals
 - Executing on such strategies
 - Performing at the highest level w/ continuous improvement

The composition of students in the course will represent multidisciplinary academic fields of study and will mirror real-world entrepreneurial teams. This will provide diversity in the intellectual discourse. Students will be trained in executive level thinking and personal and professional career development. The course includes case studies of the most creative and innovative companies in the world, including Pixar, Kind Snacks, Netflix, Warby Parker, UBER, Away, X-Prize, and Tesla. We will explore and connect the dots among various perspectives – and will include all things digital, health-tech, fin-tech, media-tech, fashion-tech, food-tech, ed-tech, etc. Emerging technologies and startup applications will be explored including Artificial Intelligence, Machine Learning, Deep Learning, IoTs, Blockchain, Crypto, Cognitive Computing, Quantum Computing, Cloud Computing, 5G, and Robotics / RPA, The course will analyze dozens of real-life case studies from the most successful start-up and emerging growth ventures to the biggest and perhaps even lesser known failures. We will also study “failures” and “turnarounds.”.

Why students would want to take this course:

This course is designed to be intellectually stimulating, challenging, interesting, fun, and collaborative. It is experimental by design, experiential by approach. The course is designed to unleash the creative and innovative potential and have meaningful and beneficial impact. For most, this course becomes a transformational experience, inspiring students to expand and breakthrough their comfort zone, think big, and change the world for the betterment of humankind.

About the Faculty:

This course was designed by Prof. Mukesh M. Patel, an award-winning faculty member and an entrepreneur with experience in private equity, venture capital, technology and innovation, and entrepreneurial / business law. He is the recipient of top distinctions including the Presidential Award for Excellence and Innovation in Teaching, Dean's Meritorious Award, Thomas Mott Award for Excellence in Teaching (Student Nominated Award), Best Entrepreneurship Professor Award, Henry Rutgers Scholar, and Cap & Skull. The Professor's full bio can be accessed via the following links:

[Bio - Mukesh M. Patel](#)

<https://www.business.rutgers.edu/faculty/mukesh-patel>
[linkedin.com/in/mukeshmpatel1](https://www.linkedin.com/in/mukeshmpatel1)

General Structure:

As part of the interdisciplinary approach, undergraduate students from various Rutgers University schools, departments and majors, especially business, engineering, computer science, arts and science, liberal arts, and design/performing arts will have the opportunity to participate in this course. (We often collaborate with guest speakers, students, faculty, and alumni from many of our industry partners and other top universities, including BIG Ten (UMich, Northwestern, etc), Stanford University, IDEO Labs, Columbia University, the Wharton School of Business at University of Pennsylvania, Harvard University, Princeton University, MIT, and international universities across the globe.)

This course will provide an opportunity for students to learn from each other's diverse perspectives and experiences and to gain the additional benefits of strategic networking and collaboration. The course is designed to utilize a creative and experiential approach to continue to evolve the concept and to support Rutgers University's competitive position in terms of "thought leadership" in the creative, innovative and entrepreneurial space among top universities.

The course also invites and welcomes students from the Rutgers Honors Programs, Cap & Skull Honor Society, Henry Rutgers Scholars Program, student athletes, and leaders of student organizations, essentially those who represent the intellectual, leadership, business, and community service pride at the university. The course is capped based on the semester, venue constraints, and specific course design for the specific term; however, if demand exceeds supply, special circumstances and demand needs might be considered provided students demonstrate why they would like to take this course and how they plan to contribute towards the intellectual and practical elements of the course.

Course Format:

This course can be offered in a variety of formats including live, hybrid, and virtual. Typically, it is offered as a live in-person course; however, during special or extenuating circumstances such as pandemics, this course can and will be offered exclusively in virtual format.

Teaching Style and Methodology:

This course will be taught with an engaging and interactive approach, involving lectures, presentations, articles, podcasts, videos, discussions, debates, case studies, experiments, and student assignments and

projects (individual and team). The projects will involve research and writing on select relevant business concepts and presentations with public speaking and audio/visual components. Students will be responsible for assigned materials prior to class and being prepared to engage in a meaningful way.

Guest speakers consisting of successful entrepreneurs, executives, and creative innovators will share their experiences and insights to further enhance the students' learning experiences and networks. There will be introductions to resources of relevant events and conferences including the possibility of field trips to visit creative and innovative companies and other university-based events and conferences.

COURSE MATERIALS

There will not be a traditional textbook in this course. The materials will consist of current case studies, articles, white papers, industry journals, blogs, podcasts, videos, books, interviews, and content available on-line. (We will provide all resources at no additional cost to the students). I have selected a few industries to use as a theme for case studies in this course: technology, entertainment, and design (including consumer products), inspired by the theme of TED Talks.

Canvas and Google Docs will be used to post materials, assignments, templates, forms, checklists, etc. Communication tools, project management and collaboration tools such as Microsoft Teams, Slack, Asana, Trello, and BaseCamp might also be utilized.

LEARNING GOALS AND OBJECTIVES

This course is designed to help students develop skills and knowledge in the following area(s):

- Teach the foundations and importance of ideation and creative thinking utilized in business models, communications, strategy, problem solving, and marketing in business ventures.
- Learn the constructs and models of innovation, and how they are applied both in entrepreneurship as well as intrapreneurship (corporate and large organizational) environments.
- Bridge the gap between theory and practice in entrepreneurship and provide a practical roadmap and framework for creating, launching, and scaling creative and innovative entrepreneurial ventures.
- Offer student the opportunity to learn and practice critical success skills and entrepreneurial mindsets in a fun and engaging environment (e.g., ideation, business etiquette, compelling presentations, public speaking with confidence, high frequency and pace of decision-making with imperfect information, team building, conflict resolution, creative problem solving, improved presentations, time management, networking, etc.). Students will learn to ideate and present new and creative business ideas and business models as part of their class assignments.
- Teach students to collaborate, engage in multi-disciplinary thinking, and practice critical thinking skills (thinking big, moving fast, the art and science of decision-making, strategic networking,

execution, motivation/inspiration, risk-taking, regret, fear, game theory, organization, and impact through social entrepreneurship). Concepts of business functions, including strategy, finance, marketing, legal and operations will be integrated. All C-Suite perspectives will be explored.

- Learn about the history and impact of Silicon Valley and Silicon Alley and other innovation hubs nationally and globally. Analyze case studies of some of the most iconic entrepreneurs and executive leaders, millionaires and billionaires, philanthropists, including but not limited to, the founders of PayPal (aka the “Paypal Mafia”), Elon Musk (Tesla), Peter Thiel, Richard Branson (Virgin), Larry Page (google), Sarah Blakely, Oprah, Taylor Swift, etc. We will also study the leading venture capital and private equity firms, including without limitation, Andreessen Horowitz, Kleiner Perkins, Sequoia, KKR, and leading consulting firms and their roles and impact in the innovation and digital technology space such as McKinsey, Bain, BCG, PwC, Deloitte, E&Y, KPMG, etc.
- Provide a creative entrepreneur’s kit (the “Black-Box”) of select resources and tools (e.g., checklists, templates, business models, case studies, productivity and time management tools, collaboration tools, online software apps for design, wire-framing, presentations, executive summaries, book-list, and references for additional resources).

Students who complete this course will demonstrate the following:

- Ability to ideate in higher frequency and with improved quality of thoughts and ideas;
- Unleash the personal creative potential in business and life;
- Expand and even potentially break-through personal comfort zones;
- Better understanding of innovation models in business and important business concepts;
- Develop intellectual curiosity to seek purpose and meaning in life and business;
- Ability to formulate a vision, mission, core values, and creative strategies to achieve goals;
- Ability to practice how to “see opportunities” and then articulate the connecting of the dots between intellectual, human and financial capital;
- Ability to develop an original, creative and/or innovative idea and model for a new venture;
- Accelerate their career by shifting to a better, higher, faster trajectory;
- Opportunity for guidance/advice on launching a new venture and competing in business pitch competitions regionally, nationally, and globally.

General Learning Goals and Objectives of Rutgers Business School:

1. Knowledge. Students graduating with a BS degree will develop broad understanding of basic business theory and practice and deep understanding of theory and practice within their major field.

Students will demonstrate:

- a. knowledge of current basic concepts in the functional areas of business.
- b. knowledge of current advanced concepts within their major field and an ability to integrate and apply these concepts to practical business problems.

- c. proficiency at using current software tools and information systems to manage business data and address practical business problems.
- d. ability to apply appropriate quantitative methods to analyze business data, and to apply quantitative modeling techniques to analyze business plans and decisions.

2. Ethical Judgment. Students graduating with a BS degree will use reasoned and ethical judgment when analyzing problems and making decisions.

Students will demonstrate:

- a. ability to critically evaluate unstructured business decision-making scenarios and develop innovative and ethical solutions.
- b. recognition of ethical dilemmas in unstructured business decision-making scenarios.

3. Global Perspective. Students graduating with a BS degree will have the breadth of perspective necessary to succeed in a global and diverse business environment.

Students will demonstrate:

- a. knowledge of the diversity of past and current economic, legal, political, and social structures.
- b. understanding of the impact of cultural and demographic diversity on business interactions.

4. Effective Communication. Students graduating with a BS degree will be effective communicators.

Students will demonstrate:

- a. ability to construct clear, concise, and convincing written business communication.
- b. ability to construct and deliver clear, concise, and convincing oral communication.

Successful students who are majoring or concentrating in Management & Global Business should also demonstrate an understanding of the skills and practices used by leaders/managers to:

- (a) Establish and achieve business goals that are aligned with the organization's mission
- (b) Create high-performing organizations through strategic, innovative, entrepreneurial, business improvement, employee engagement, and change initiatives.
- (c) Foster ethical, diverse, inclusive, and socially responsible organizations.
- (d) Effectively lead and manage in a global business environment.
- (e) Collaborate effectively with others at all levels: teams, organization.
- (f) Develop the self-awareness and self-transformation necessary to become effective managers and leaders.

Students develop these skills and knowledge through the following course activities and assignments:

Students will practice and apply new mindsets, skillsets, and toolsets utilizing an experiential learning approach, including, but not limited to, the following elements:

- **Ideation Journal:** To enhance the ideation and creativity component of the course, students will create and maintain an *Ideation Journal* (physical notebook **and** electronic or digital version on google docs). In the *physical Ideation Journal*, students will record class notes, reading assignments, observations, thoughts, ideas, inspirations, motivations, experiments, challenges, aha moments, and questions that arise from this course. They will reference specific sources, e.g., books, magazines, newspapers, TV shows, movies, songs, research papers, courses, computer software, internet sites, seminars, conferences, conversations, observations, and networking activities. The *Electronic Ideation Journal* will consist of personal development experiments as assigned in class. This will help students keep track of the evolution and performance improvement relating to their thought processes and creative and innovative ideas in the entrepreneurial context. It can also serve as a source of inspiration for new venture ideas in the future.

- **Case Studies:**
 - *Business Case Studies:* Students will research, find, and share interesting and relevant business case studies on point with respect to creativity and innovation in the business context. Assignments include short response paper(s) and/or Power-point presentations.
 - *Personal Development Case Studies:* Students will research, find, and share interesting and relevant individual case studies on point with respect to personal creativity and happiness in the life context. Assignments include short response paper(s) and/or Power-point type presentations.

- **Creative Projects & Exercises** - Students will team up to produce creative projects or performances and implement effective “divergent and convergent brainstorming” and “entrepreneurial mindfulness” designed to help students enhance their creative thinking and application skills.

- **Disciplined Thinking & Development:**
 - Memory: Students will assess and test their memory skills and then learn and practice methods of visualization to enhance memory recall;
 - Habits: Students will learn about the habits of successful innovators, entrepreneurs, and creatives. Students will then practice identifying their personal routine life habits and design a “change” framework to improve certain habits and learn about the impact of habits on outlook, productivity, happiness, results and achievements.

- **Simulations & Role Plays:** Students will be put “on the spot” to come up with creative solutions to real life and business problems, and then share their experiences and articulate, defend and debate their perspectives.

- **Books, music, films, videos, podcasts, and television productions:** Students will be assigned to read, listen, and watch supportive content materials in order to find inspiration and insights and articulate the application of the concepts of creativity, innovation and entrepreneurship. Students will search and dig

deep to find and experience numerous “aha” moments. They will also compare and contrast business marketing and media campaigns to understand what makes them either creative or innovative versus boring and non-impactful. Students will also work on individual and team projects to produce original, creative and innovative concepts in entrepreneurial ventures, designs, music, videos, and/or crowd-funding campaigns based on entrepreneurial concepts and product/service ideas. Students will also read an interesting entrepreneurial book as part of a team project and presentation.

- **Business Models:** Students will work in teams to research and develop a business model for a new creative and innovative entrepreneurial venture. Students will present their findings and thoughts via compelling oral and visual presentations.
- **Guest Speakers and Field Trips:** Students will have opportunities to hear guest speakers who are experts in various aspects of creative and innovative entrepreneurial ventures and corporate executives; Students will also be exposed to and required to attend and participate in several business and networking events, conferences, and/or conventions (these might be virtual and/or live, when permitted and subject to university and public policies and guidelines, pandemics, etc).
- **Socratic Method:** Select exercises will be utilized where students will be called upon and held responsible for researching and teaching certain elements of the course to their peers. Sometimes, there is no better way to learn something than to teach it to someone else. The Socratic method is named after the classical Greek philosopher Socrates. It involves a learning style based on the hybrid form of inquiry and discussion between individuals. It involves asking and answering questions to stimulate critical thinking with the objective to lead to illumination of ideas. It is a dialectical method, often involving opposing forces and a discussion in which the one point of view is defended and questioned; participants often lead others to contradict themselves, thus strengthening their own viewpoints.

PREREQUISITES

There are no formal prerequisites; however, there are certain skill sets and attitudes students are required to have from the start. These include, but are not limited to, a completely open mind ready, willing and able to learn new concepts, theories and principles. Students are also required to have a super positive and “can do” attitude. *Smiles are valued*, especially because they tend to be infectious. Teamwork and collaboration are required. Diversity in thought is highly encouraged. Networking is mandatory.

ACADEMIC INTEGRITY

Academic Integrity is important. Cheating is not tolerated.

Students are responsible for understanding the RU Academic Integrity Policy:

https://slwordpress.rutgers.edu/academicintegrity/wp-content/uploads/sites/41/2014/11/AI_Policy_2013.pdf

I will strongly enforce this Policy and pursue *all* violations. On certain examinations and/or assignments, students might be required to sign the RU Honor Pledge, which states, “On my honor, I have neither received nor given any unauthorized assistance on this examination or assignment.” Instructors reserve the right to screen all written assignments through *SafeAssign* or *Turnitin*, plagiarism detection services that compare the work against a large database of past work. Don’t let cheating destroy your hard-earned opportunity to learn. See business.rutgers.edu/ai for more details.

ATTENDANCE AND PREPARATION POLICY

Expect me to attend all class sessions. I expect the same of you. If I am to be absent, my department or I will send you notice via email and Blackboard as far in advance as possible. If you are to be absent, report your absence in advance through the appropriate channels. If your absence is due to religious observance, a Rutgers-approved activity, illness, or family emergency/death and you seek makeup work, also send me (and my TAs) an email with full details and supporting documentation [within 7 days of your first absence]. Attendance receives credit, and a certain material percentage of the course grade is allocated to attendance and participation.

For weather emergencies, consult the campus website. If campus is open, class will be held.

Expect me to arrive on time for each class session. I expect the same of you. If you are going to be tardy, then you are expected to email the instructor and TA in advance.

Expect me to remain for the entirety of each class session. I expect the same of you. If you must leave early, then you are expected to email the instructor and TA in advance.

Expect me to prepare properly for each class session. I expect the same of you. Complete all background reading and assignments. You cannot learn if you are not prepared. The minimum expectation is that for each class session, you have prepared by reading, studying, or working for approximately twice as many hours.

Expect me to participate fully in each class session. I expect the same of you. Stay focused and involved. You cannot learn if you are not paying attention or engaging. Engagement is key!

CLASSROOM CONDUCT

Students should behave in a professional and courteous manner in class. The course will be more enjoyable and effective for everyone with compliance, and while there aren’t many course specific rules and regulations, it will be helpful to follow some basic guidelines and requirements:

Cell phones have to be set on silence and put away during class. Laptops are not required (actually prohibited in this course) so that there is full attention and engagement. All note-taking shall be in the

Ideation Journal. Please utilize restrooms before or after class, unless of course, nature calls or it is an emergency. Restrain from eating food during class. Drinks and candy are permitted, but students are responsible for disposing of all trash and cleaning up after themselves. No candy or gum will be permitted during a student's oral presentation or when randomly called upon to speak and address the class (have tissues or napkins readily available). Side conversations are prohibited unless it is part of a group discussion or activity. Sleeping in class will not be tolerated; if nap-times are needed, we will collectively design a project to achieve that goal. While professional conduct is expected, in terms of ideas and thoughts, that's a whole different story. In that regard, "Bring it!" Creative, innovative, crazy, moonshot ideas are welcomed!

EXAM DATES AND POLICIES

There are no formal or traditional exams in this course. However, the Professor reserves the right to include quizzes and/or exams, especially if students do not complete their reading or homework assignments and/or are not prepared for class. Assessments will be based upon items including but not limited to written response paper(s), case studies, business models, research, Ideation Journal, presentations, public speaking, performance, participation, positive perspectives, and individual and team projects. These policies are subject to change.

GRADING POLICY

Course grades will be determined based on the following framework (approximate tentative draft, subject to change):

Class attendance:	25%
Class participation, engagement, attitude:	25%
Assignments (Individual)	25%
Team Projects (Group)	25%
TOTAL:	100%

The above framework for course grades is for guidance purposes and is subject to revision based on experiences and any required modification in course structure, assignments and activities.

- Extra credit: There is no current plan for extra credit since there will be numerous opportunities to obtain appropriate credit for participation, engagement and work product.
- Grade posting: Grades will be posted on the Learning Management System, typically within two weeks of submission of the assignments or presentations. Most graded items will be returned within approximately one week of the posting of the grades. Some items will not be returned, but can be made available for review and discussion during office hours.

- Pre-grading & Re-grading: Requests to review assignments before final submission (pre-grading) will not be considered. However, requests to redo and re-grade assignments will be considered on a case-by-case basis. Your final grade is not subject to negotiation. If you feel an error was made, submit your written argument immediately (typically within two days) upon receiving your grade. Clarify the precise error and provide all supporting documentation. If an error was made, it can be corrected, but typically only if there was an error.

SUPPORT SERVICES

If you need accommodation for a *disability*, obtain a Letter of Accommodation from the Office of Disability Services. The Office of Disability Services at Rutgers, The State University of New Jersey, provides student-centered and student-inclusive programming in compliance with the Americans with Disabilities Act of 1990, the Americans with Disabilities Act Amendments of 2008, Section 504 of the Rehabilitation Act of 1973, Section 508 of the Rehabilitation Act of 1998, and the New Jersey Law Against Discrimination. <https://ods.rutgers.edu>

If you are a military *veteran* or are on active military duty, you can obtain support through the Office of Veteran and Military Programs and Services. <http://veterans.rutgers.edu/>

If you are in need of *mental health* services, please use the university's readily available services.
[Select based on course location]

[Rutgers University-Newark Counseling Center: <http://counseling.newark.rutgers.edu/>]

[Rutgers Counseling and Psychological Services – New Brunswick: <http://rhscaps.rutgers.edu/>]

If you are in need of *physical health* services, please use the university's readily available services.
[Select based on course location]

[Rutgers Health Services – Newark: <http://health.newark.rutgers.edu/>]

[Rutgers Health Services – New Brunswick: <http://health.rutgers.edu/>]

If you are in need of *legal* services, please use the university's readily available services: <http://rusls.rutgers.edu/>

If you are in need of additional *academic assistance*, please use our readily available services.
[Select based on course location; undergraduate only]

[Rutgers University-Newark Learning Center: <http://www.ncas.rutgers.edu/rlc>]

[Rutgers University-Newark Writing Center: <http://www.ncas.rutgers.edu/writingcenter>]

[Rutgers University-New Brunswick Learning Center: <https://rlc.rutgers.edu/>]

COURSE SCHEDULE / TOPICS

[This Course will cover numerous topics, including but not limited to the following topics and related concepts. This list is for guidance only and is subject to modification based on current events, trends, and class dynamics. The topics are covered throughout the course and are not listed in any particular order. Schedule sequence is kept flexible to accommodate guest speakers and special class projects.]

Introduction: Course Overview; Logistics; The “Reciprocity Ring” Experiment; Introductions
Entrepreneurial Mindsets & Opportunities: History of Silicon Valley; Connecting the Dots; Drive, Courage, Comfort Zones, Risk Models, Fear, Failure, Inspiration, Motivation, Regrets, Kindness, Productivity, Performance Management and Improvement, Core Values, Dream, Hustle, Perseverance, Pivots, Beta, Leadership Traits
Neuroscience: Psychology (cognitive, positive, consumer); Neuroplasticity; Mental Models; The human brain; Memory/recall; Marshmallow Experiment; The π experiment.
Mindsets, Skill Sets, and Tool Sets; Mindful Practices; Productivity; Time Management; Transformation; Personal Development, Toolkit / Resources: Booklist, Podcasts, VideoCasts, Conferences.
Ideation; Brainstorming; Original Thinkers & Doers, Game Theory; Startup Case Studies
Innovation Models & Frameworks: Disruption; Game Changers; Strategy and Tactics
Business Models / Canvas; Value Proposition; Differentiation; Proprietary; Competitive Advantage
Strategic & Power Networking; Mentorship; Sponsorship; Executive Coaching
THE “C-SUITE” PERSPECTIVES:
The CEO - Leadership Styles: The art and science of decision making; thinking BIG and small; Vision, Mission, Core Values, Purpose, Goals, Priorities, Focus; Ownership, Hard Things, Wins
The CSO / COO - Strategies, Tactics, Insights, Execution; Operations; Game Theory; Scaling
The CTO - Technology; Product Development; Customer Journey; UI/UX
The CLO - Entrepreneurial Law: Entity Formation; Organizational Governing Documents; Corporate Structures; Boards; Org Charts; Cap Tables; Intellectual Property: copyrights, trademarks, patents and licensing; Deal-Making; Negotiating your Life and Business; Strategic Partnerships; Joint Ventures; Collaboration; Coopetition; Exits (M&A, IPO)
The CFO - Financial Capital: Raising capital for startups and emerging ventures; Financial Basics; Angels, Venture Capital, Private Equity; Debt
The HRO - Human Capital; Human Resources; Talent Management; eMyth
The CMO - Creative Branding, Marketing; Sales; Business Development; Virality; Advertising; TV Commercials; Communications; Mass Media & Medium; Digital Marketing / Social Media; Data Analytics; Experiments
<i>The Last Lecture: Reflection, Open Forum, Feedback; Survey; Happiness – Converging Life’s Concentric Circles</i>

[End]