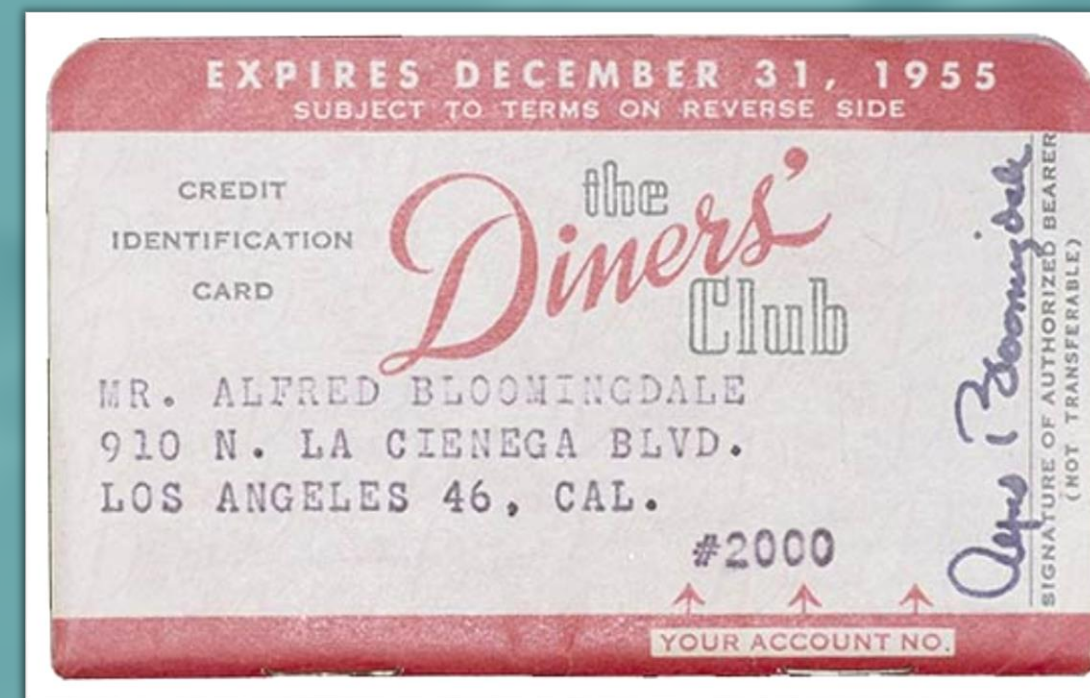


# LA NASCITA DELLE CARTE DI CREDITO

1920-1950 Charge-plate



1950 Diner's Club



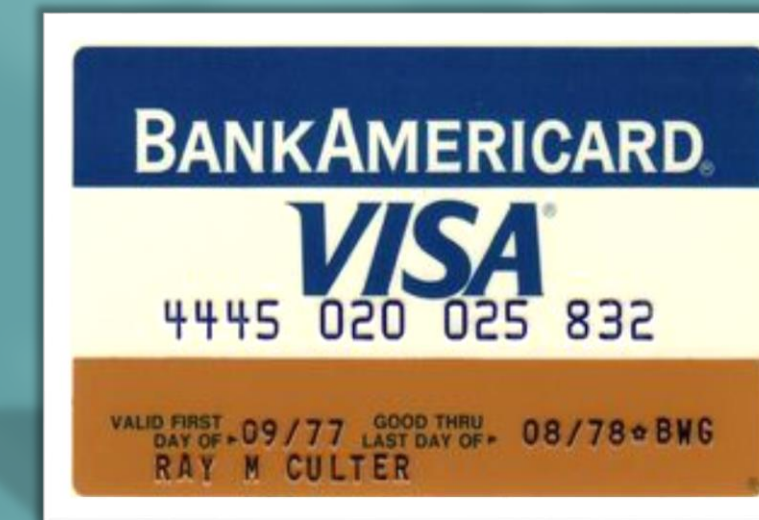
1958 American Express



1958 Americard:  
prima carta revolving



1967 Mastercharge



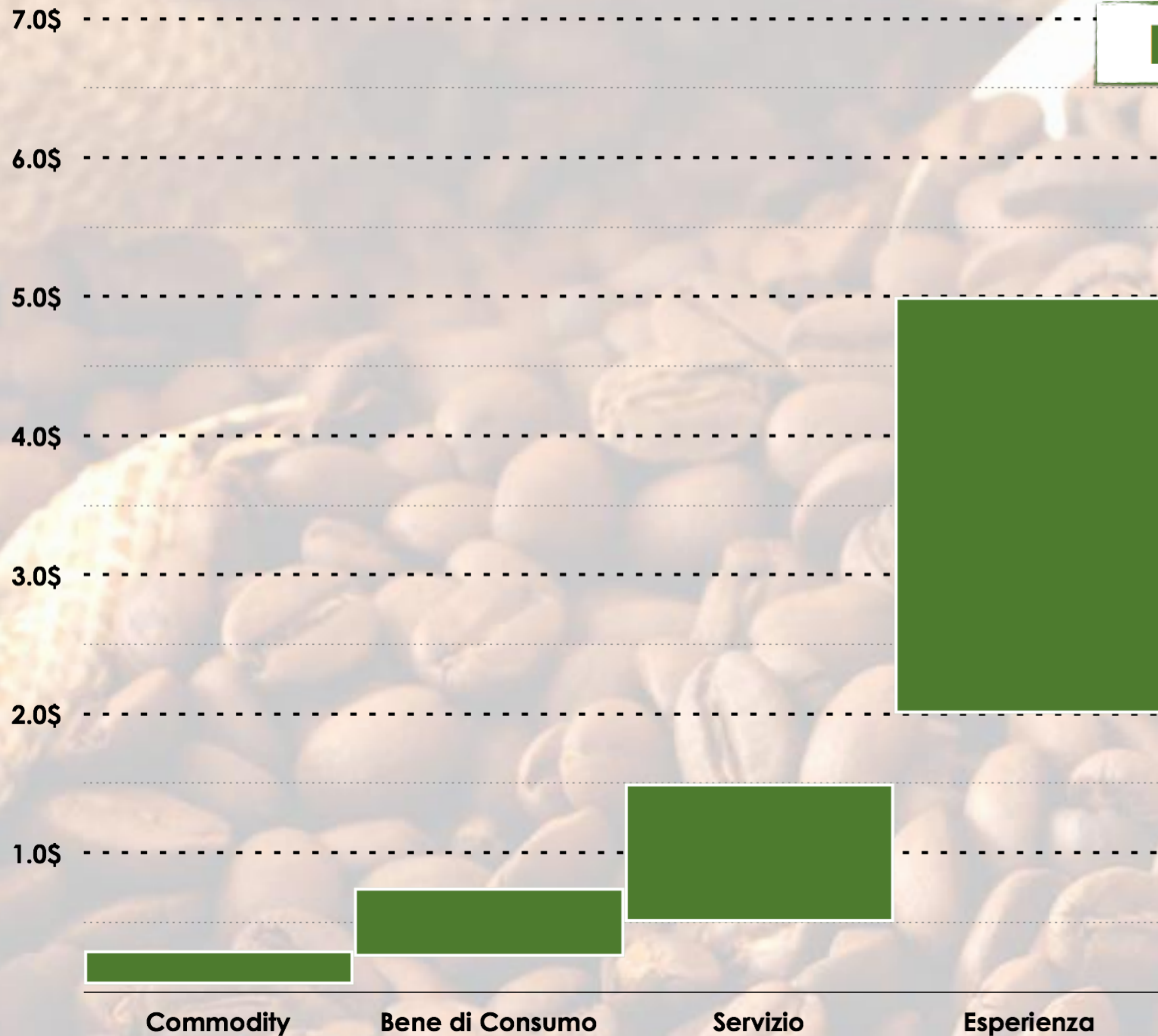
1975 Visa



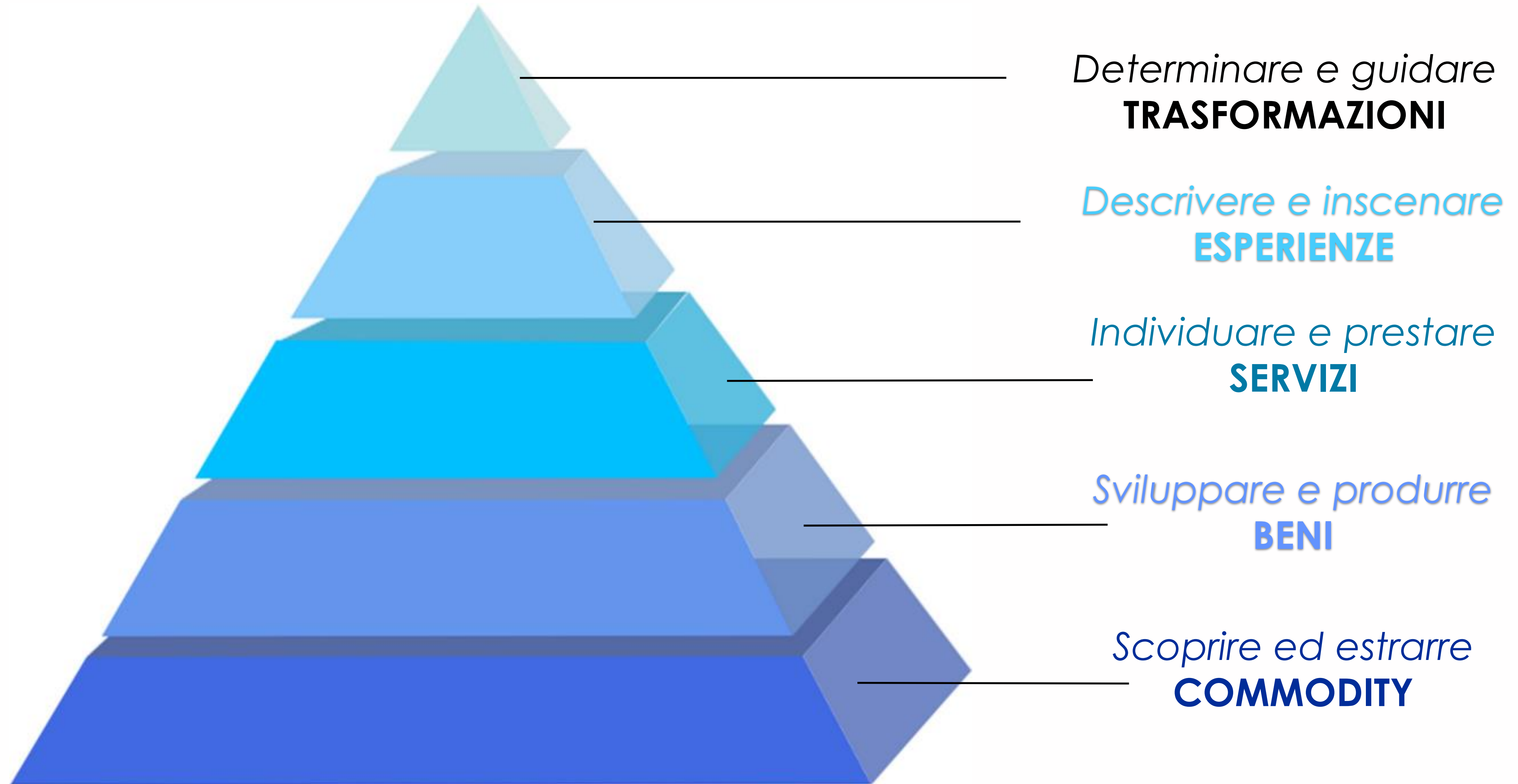
1975 Mastercard

# IL PREZZO DI UN CAFFÈ'

Fonte: "Experience Economy" J.H. Gilmore/B.J.Pine II



# LA PIRAMIDE ECONOMICA



危機

pericolo + opportunità