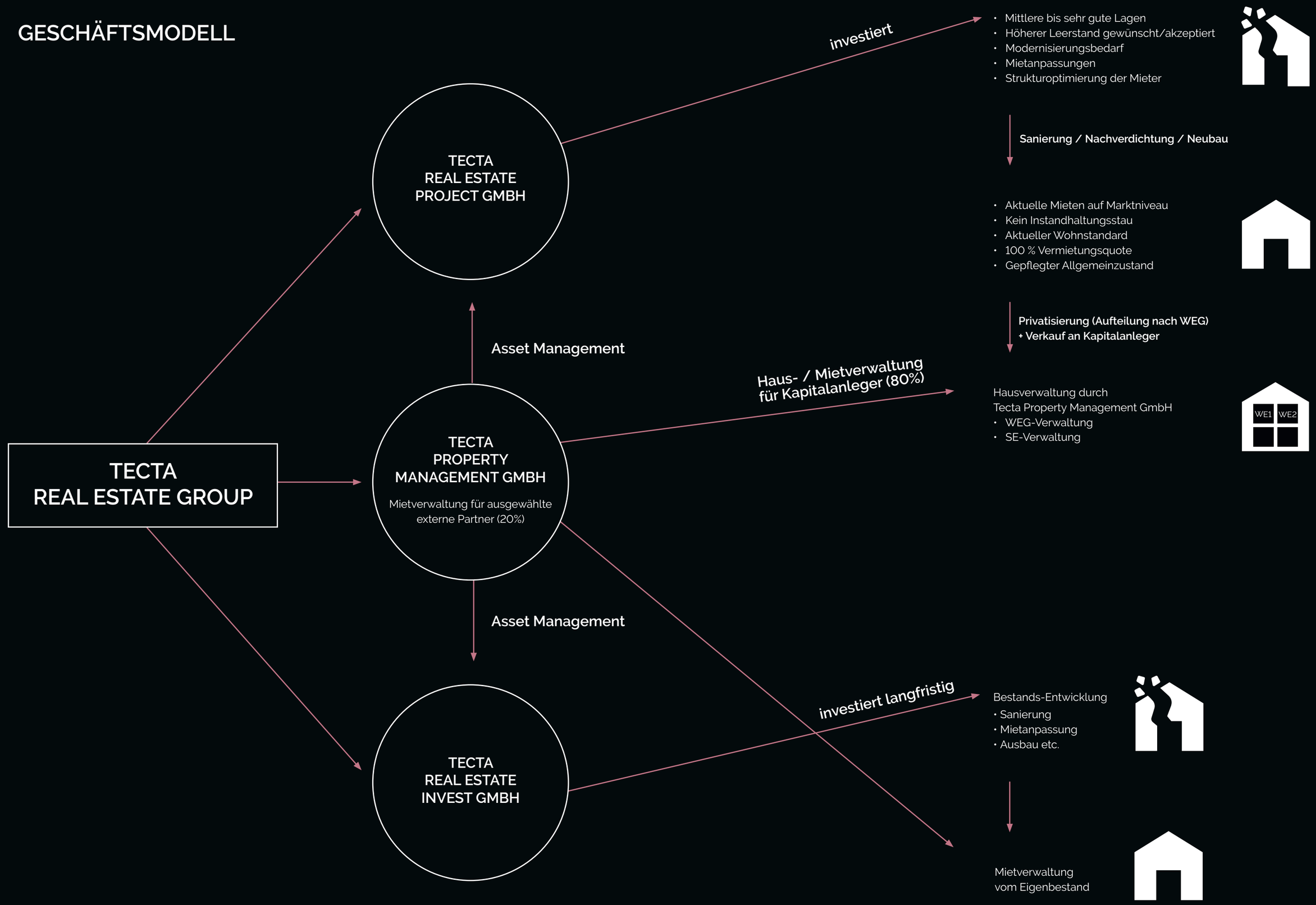GESCHÄFTSMODELL