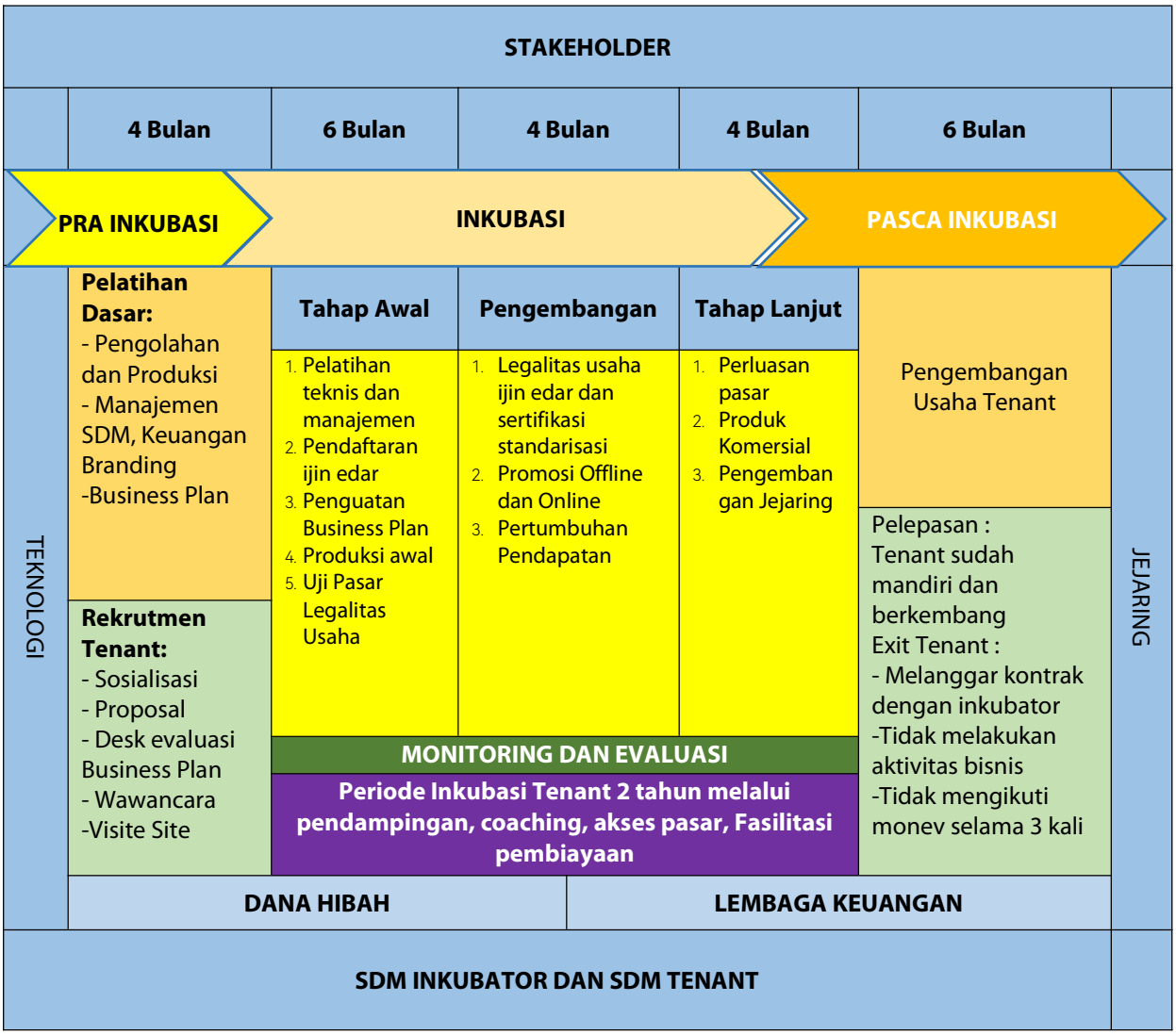BISNIS MODEL