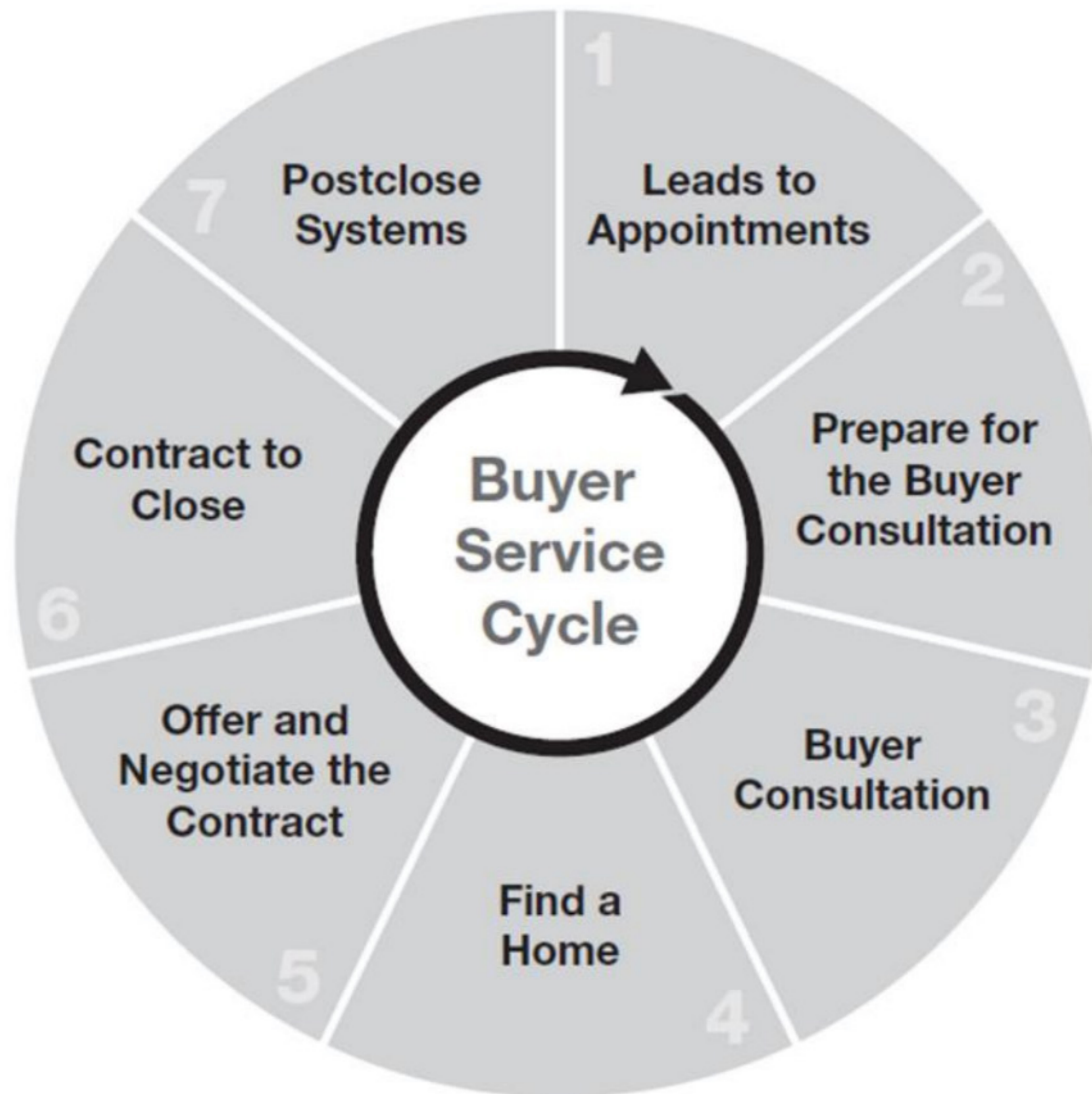
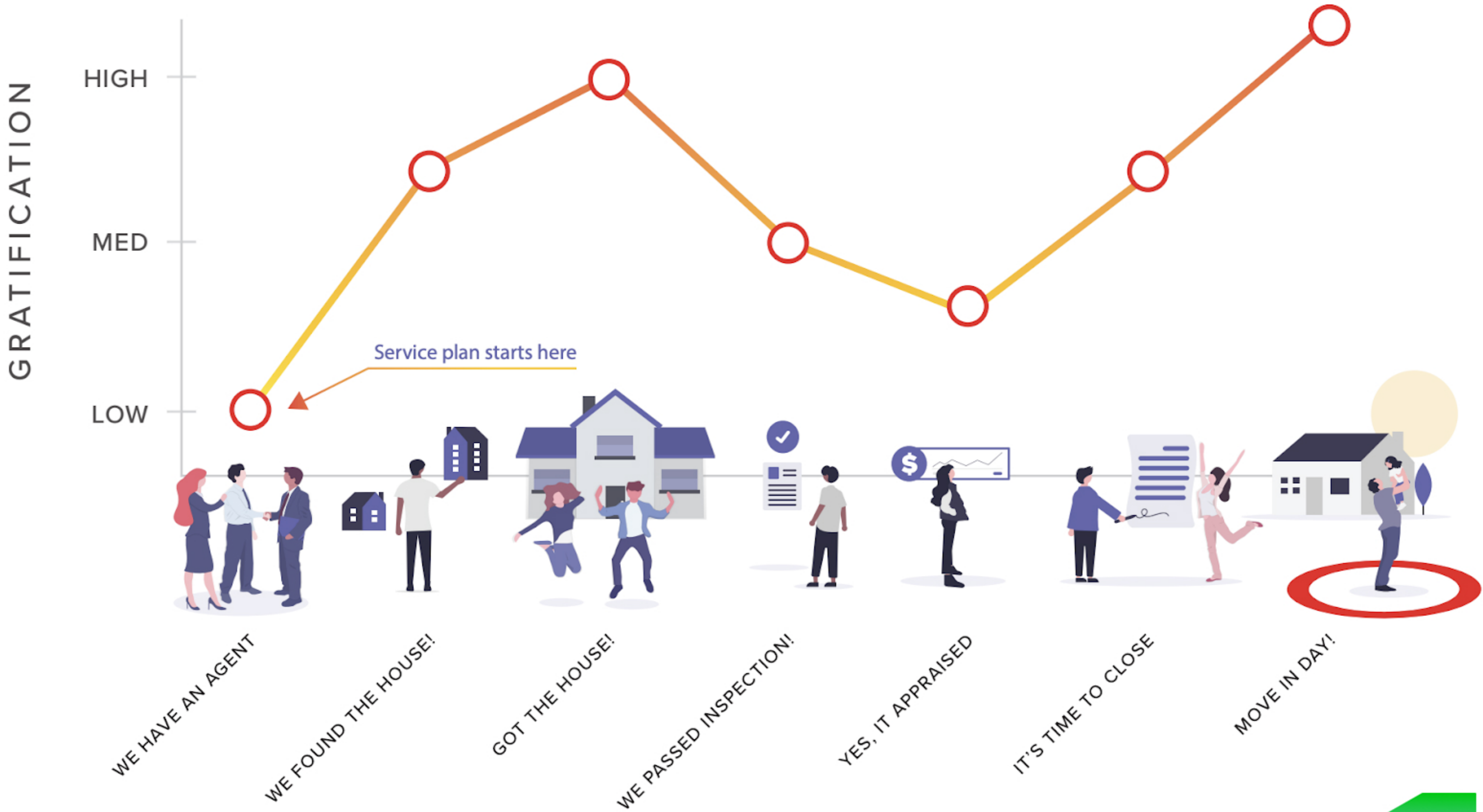


The Seven-Step Buyer Service Cycle Model



BUYER GRATIFICATION CURVE



THE COUNTDOWN TO PAYDAY

