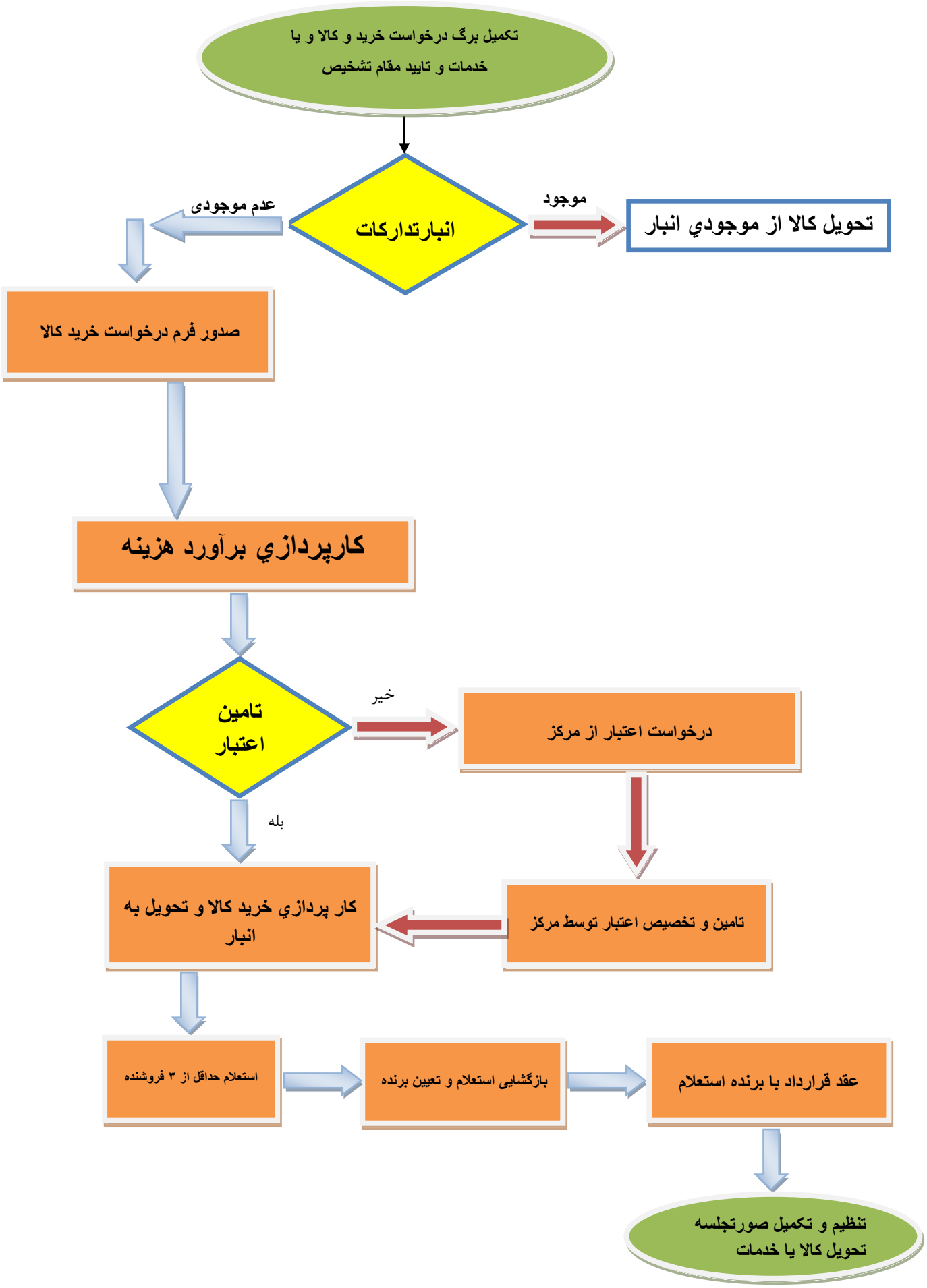فرآیند خرید کالا و خدمات متوسط