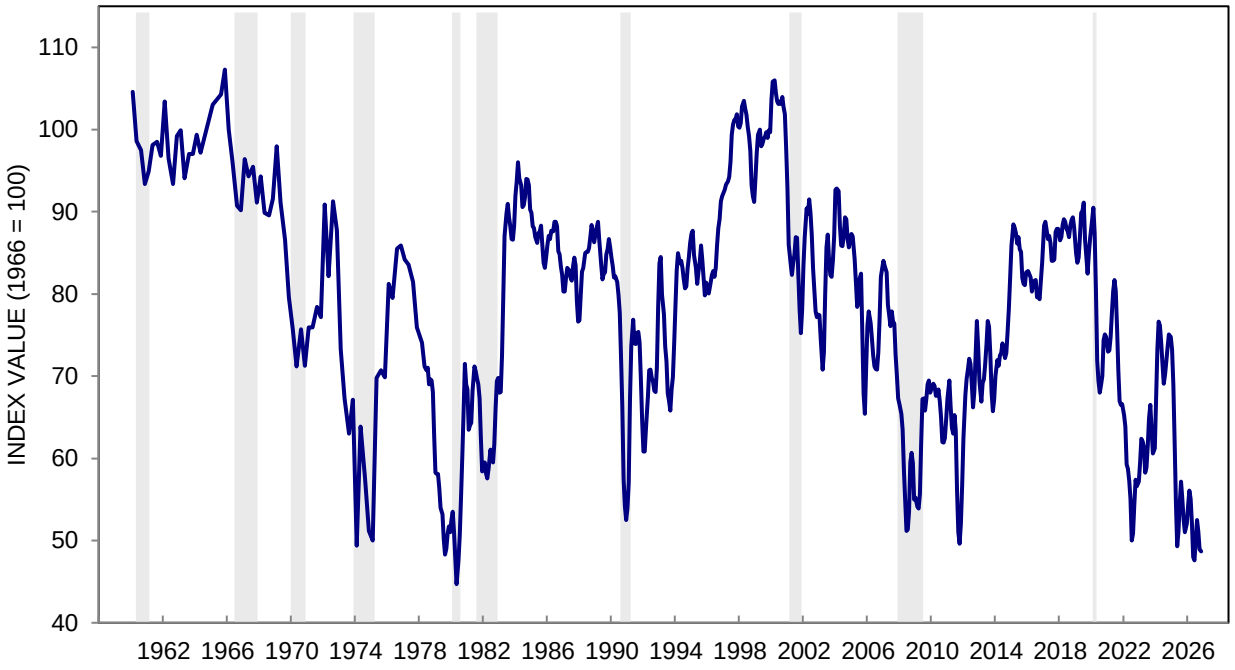INDEX OF CONSUMER EXPECTATIONS