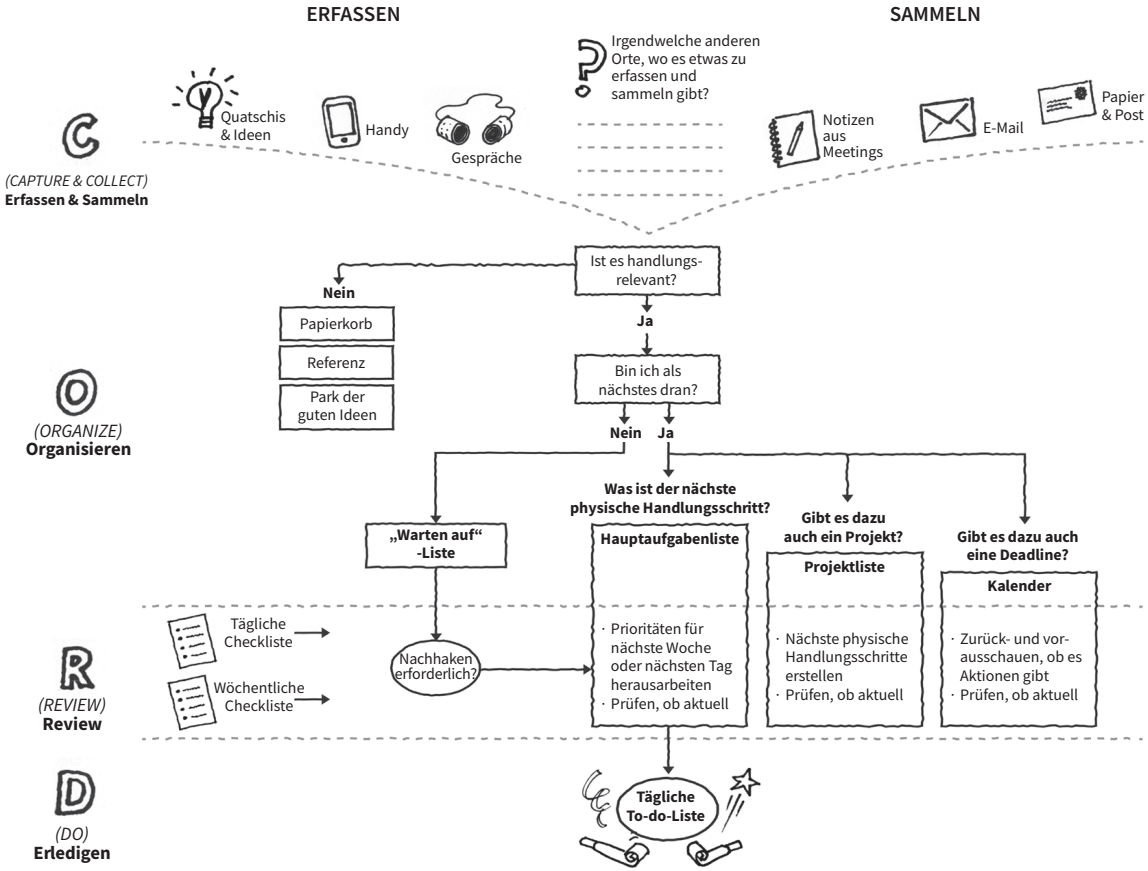Das CORD-Produktivitätsmodell