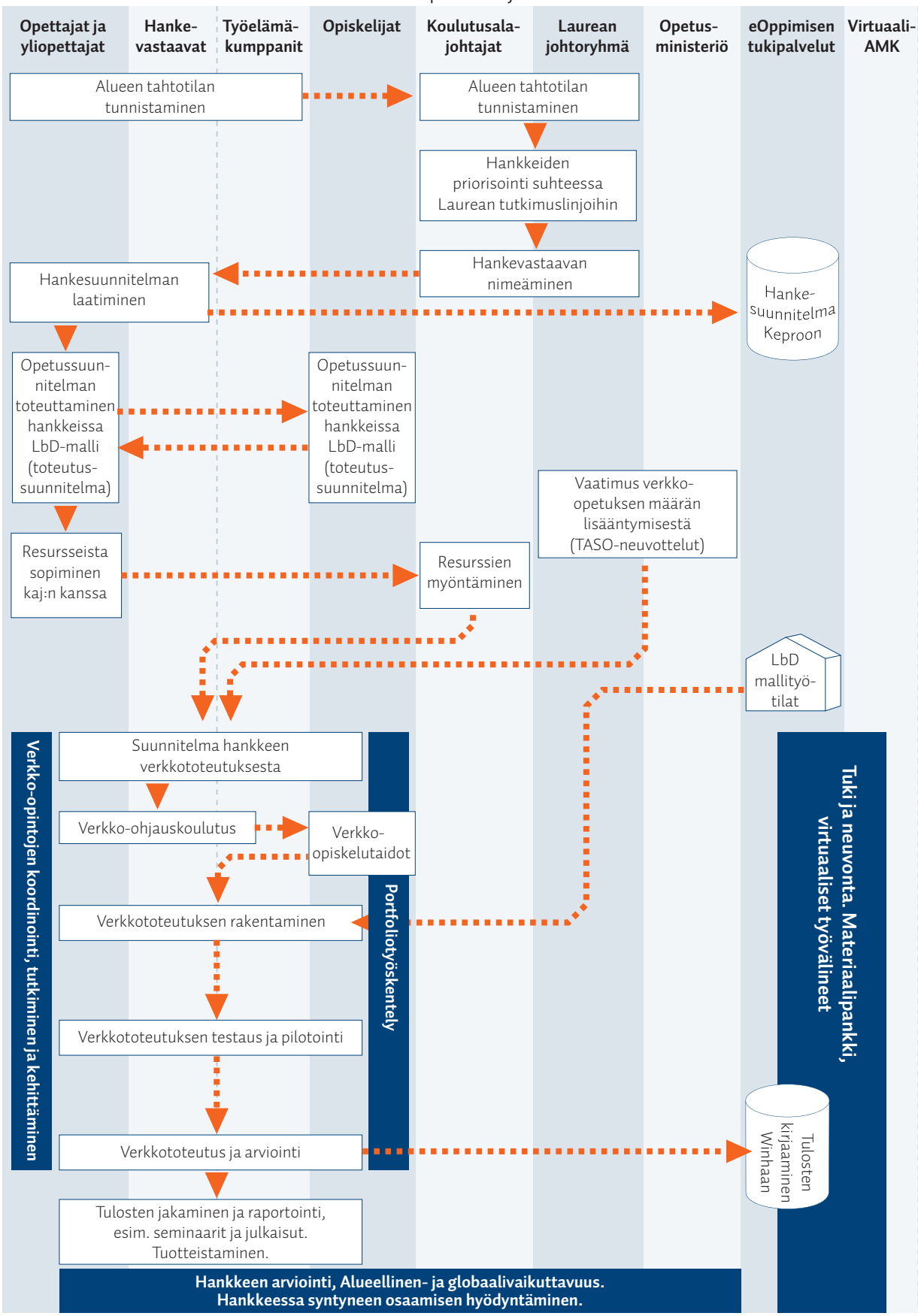Verkko-opinnot ja LbD