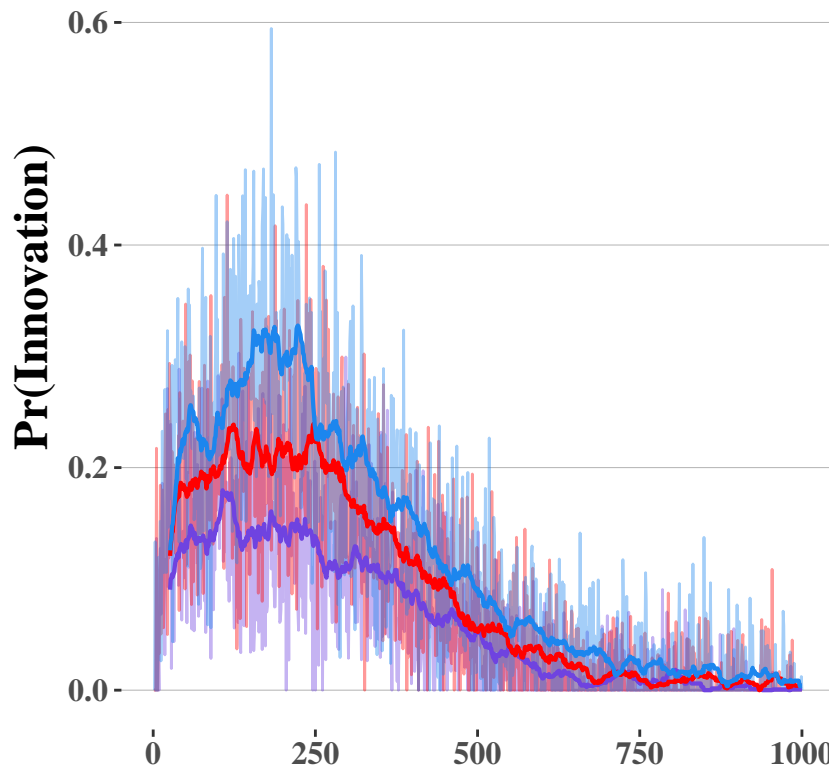
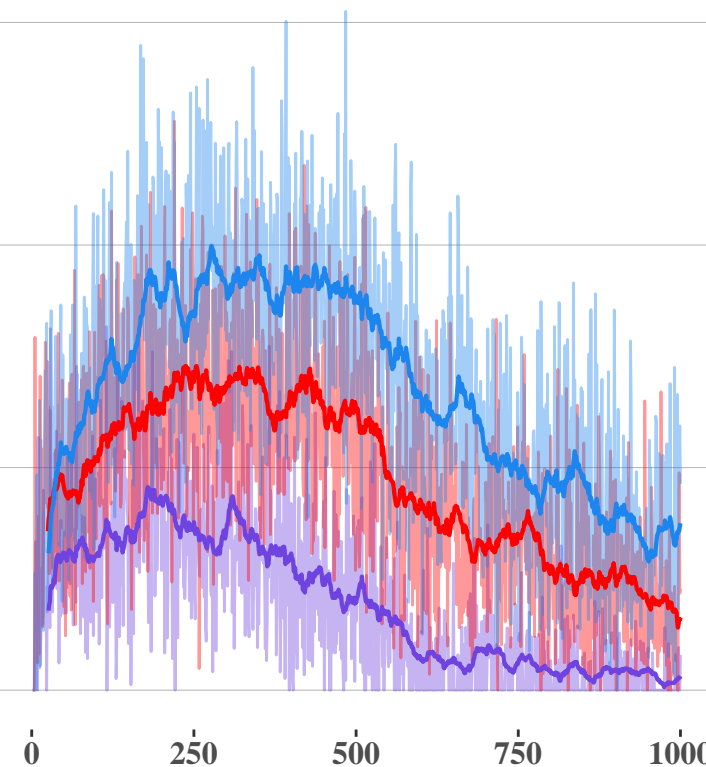
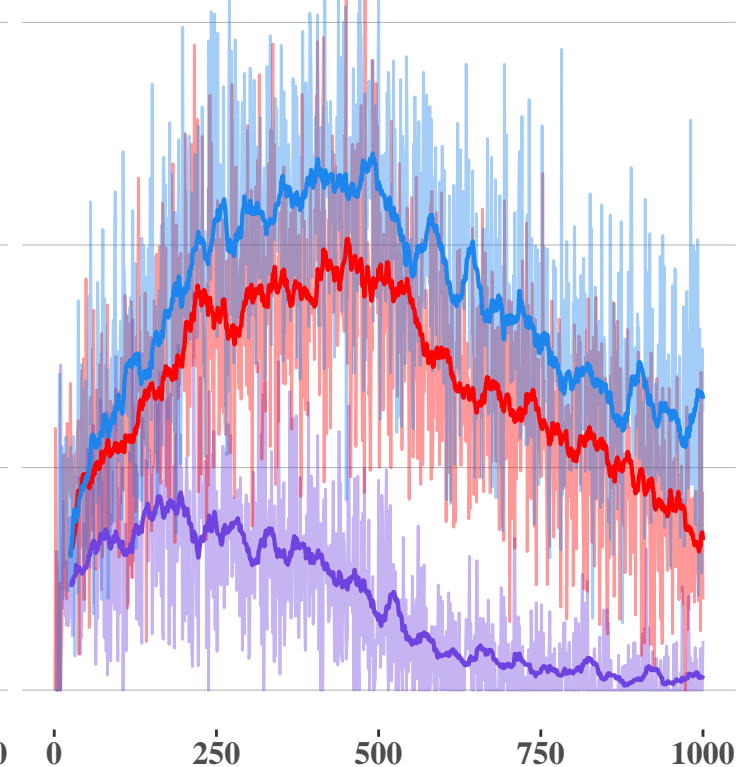


No Learning**Low Learning****High Learning****Pr(Innovation)****Time****— Homogeneous — 2 Groups — 4 Groups**