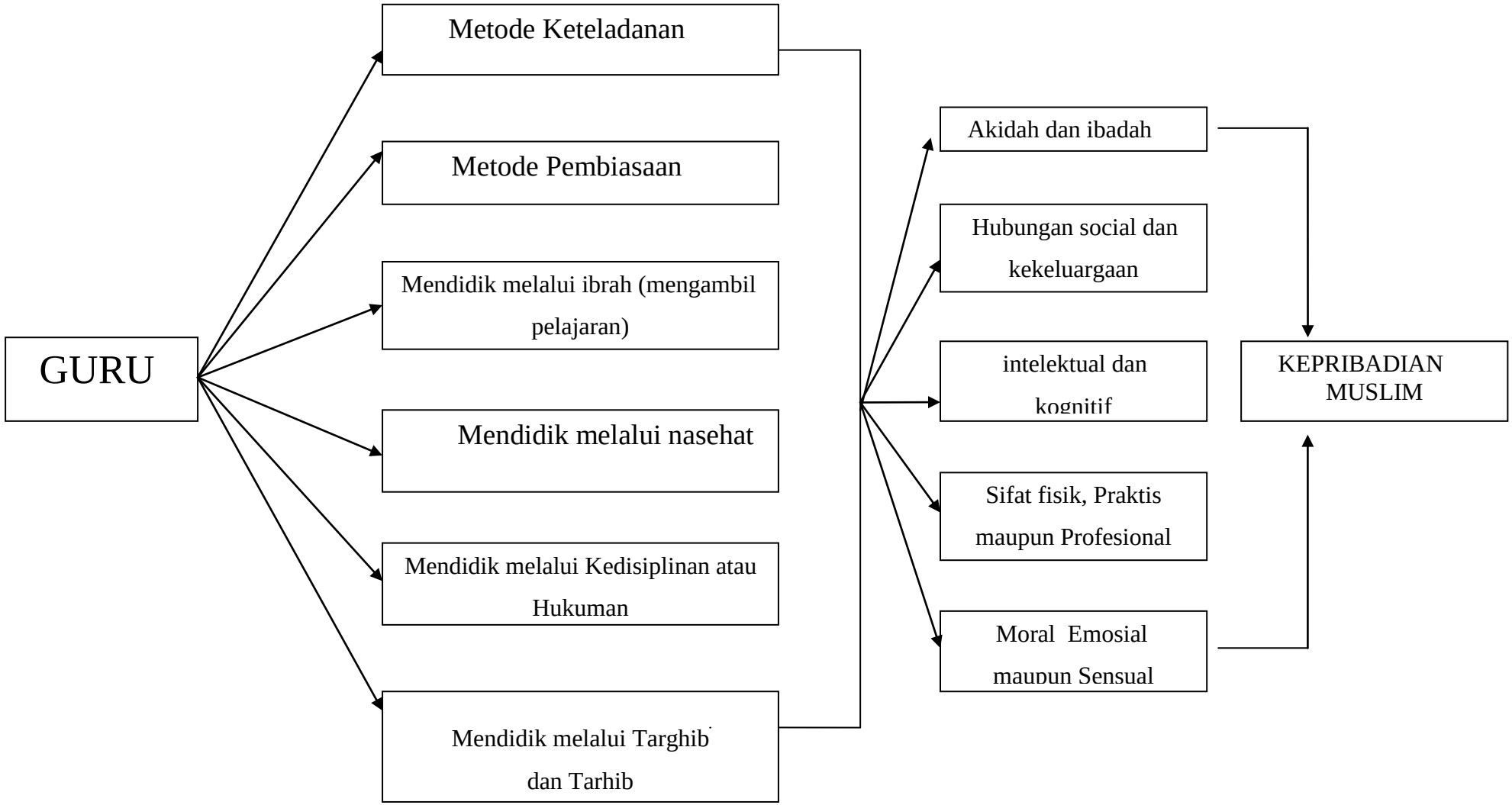Bagan Kerangka Berpikir