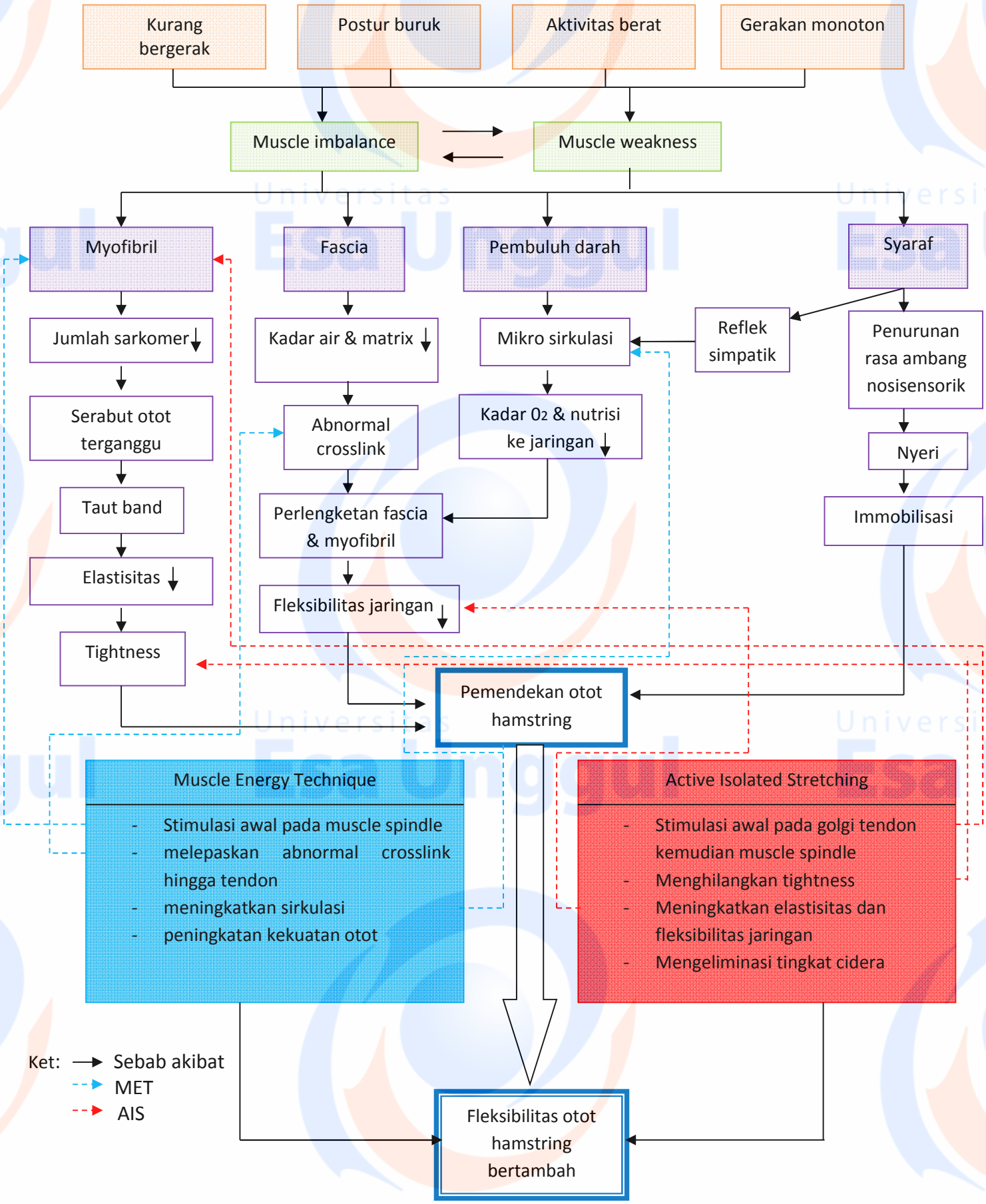Skema Kerangka Berpikir