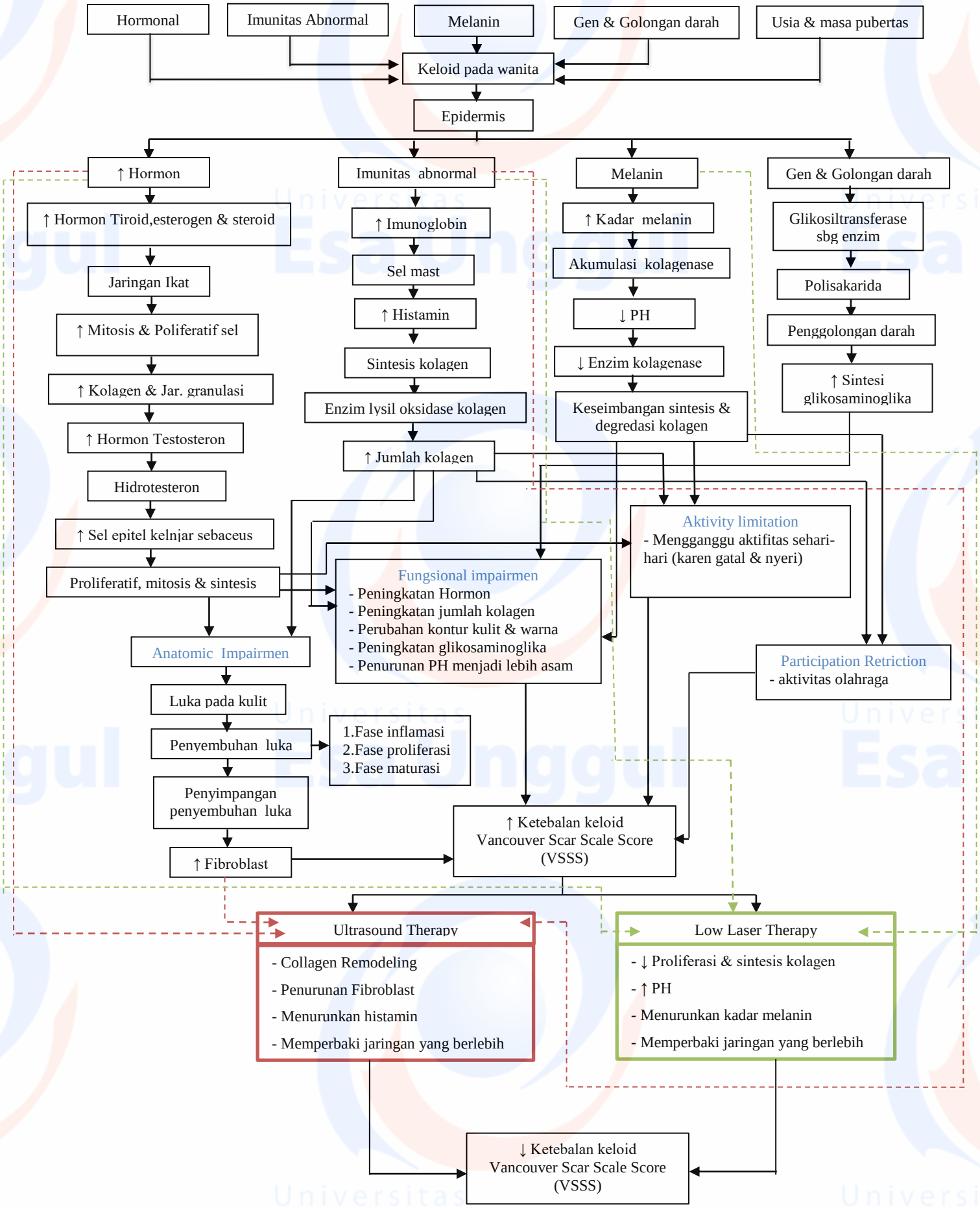Skema Kerangka Berfikir