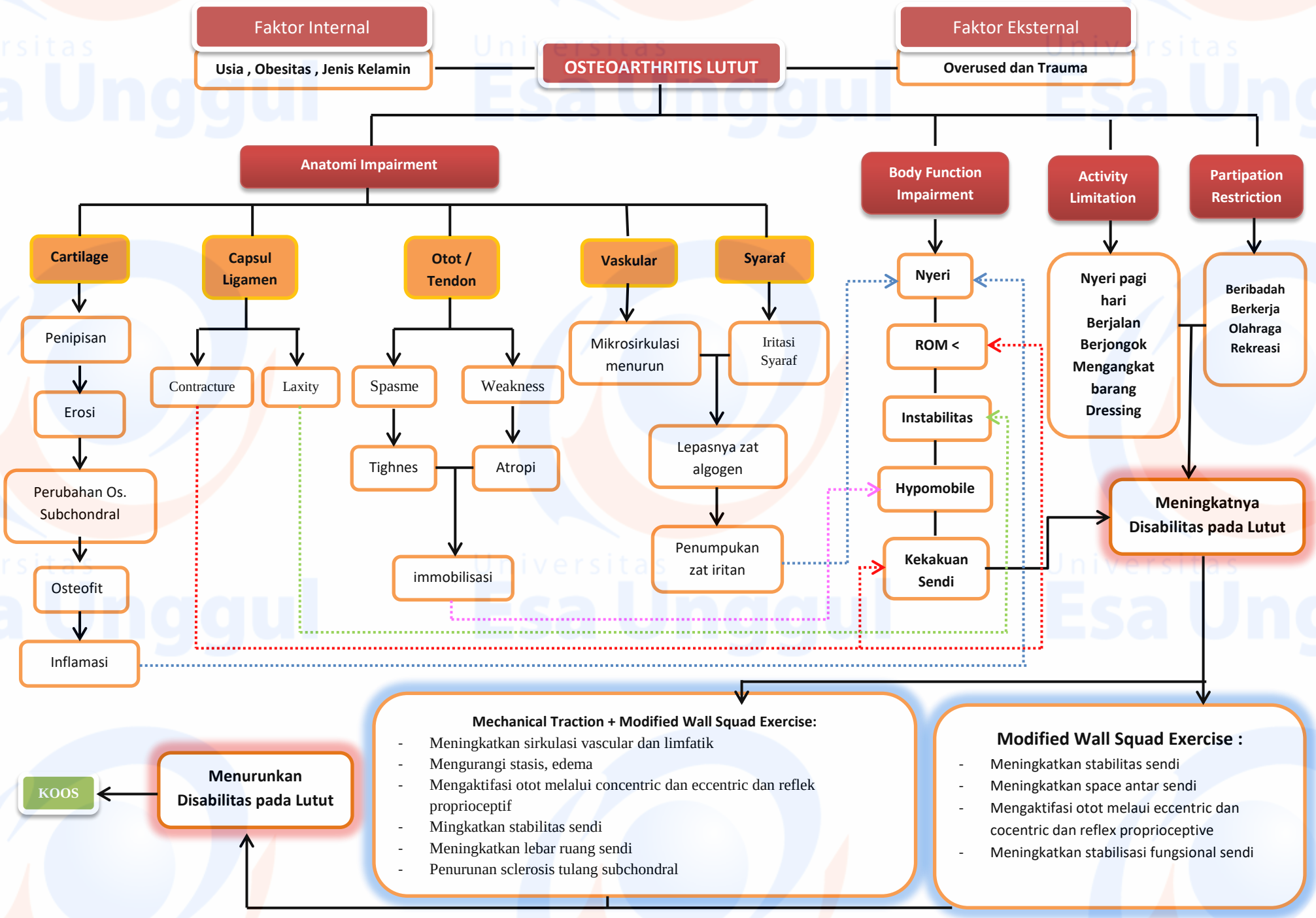SKEMA 2.1 Kerangka Berfikir