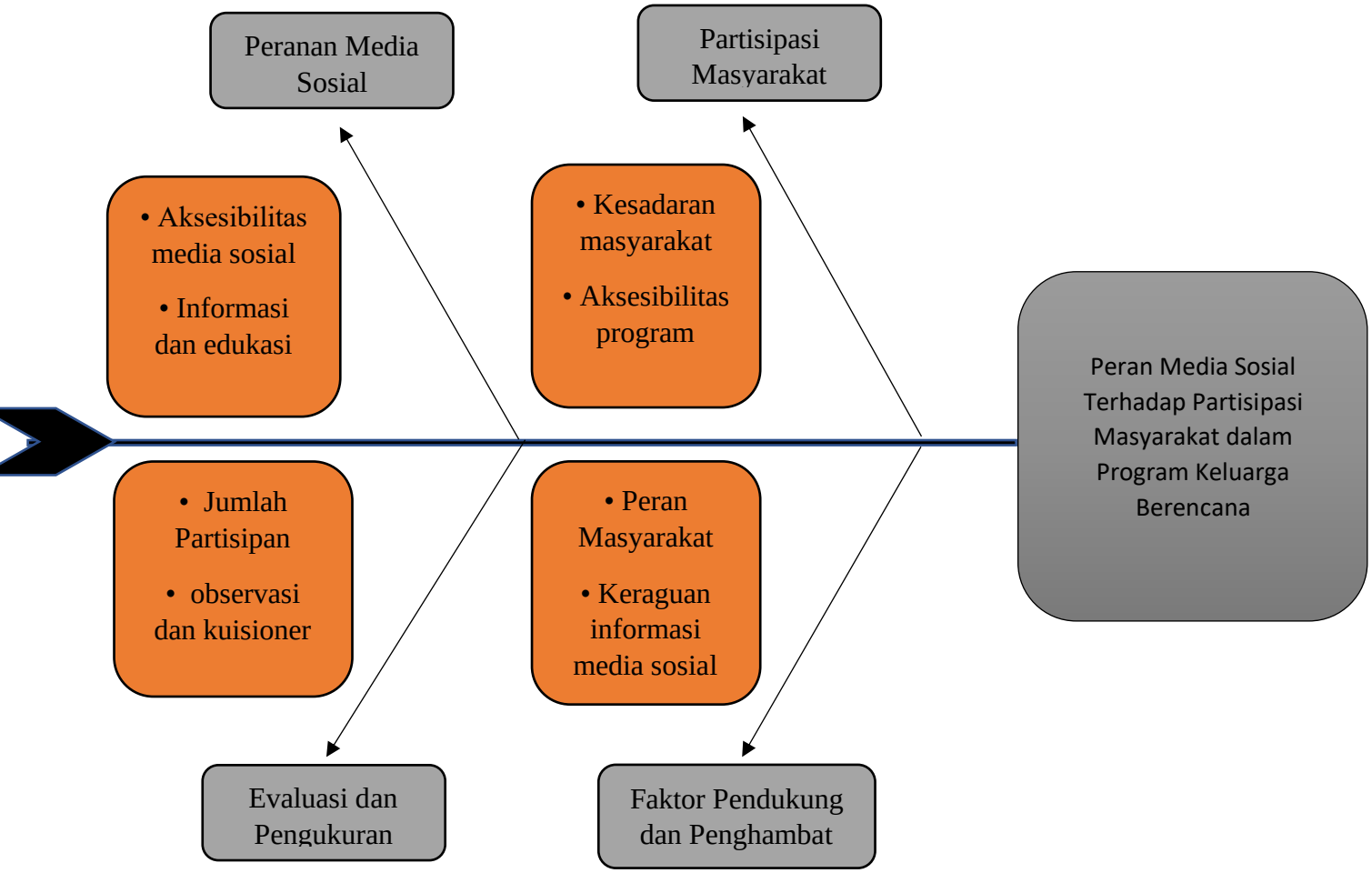Kerangka Pikir