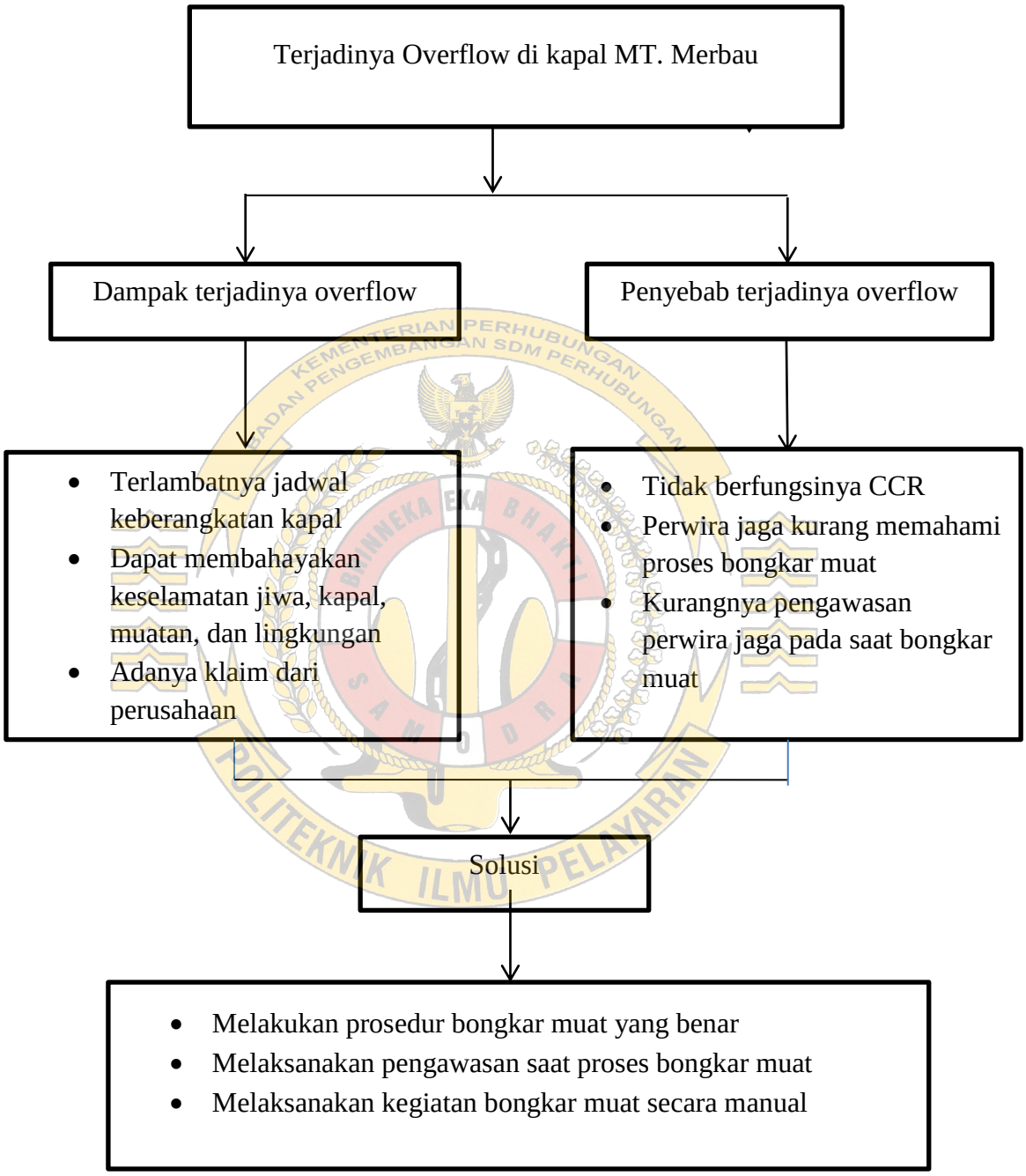KERANGKA PIKIR