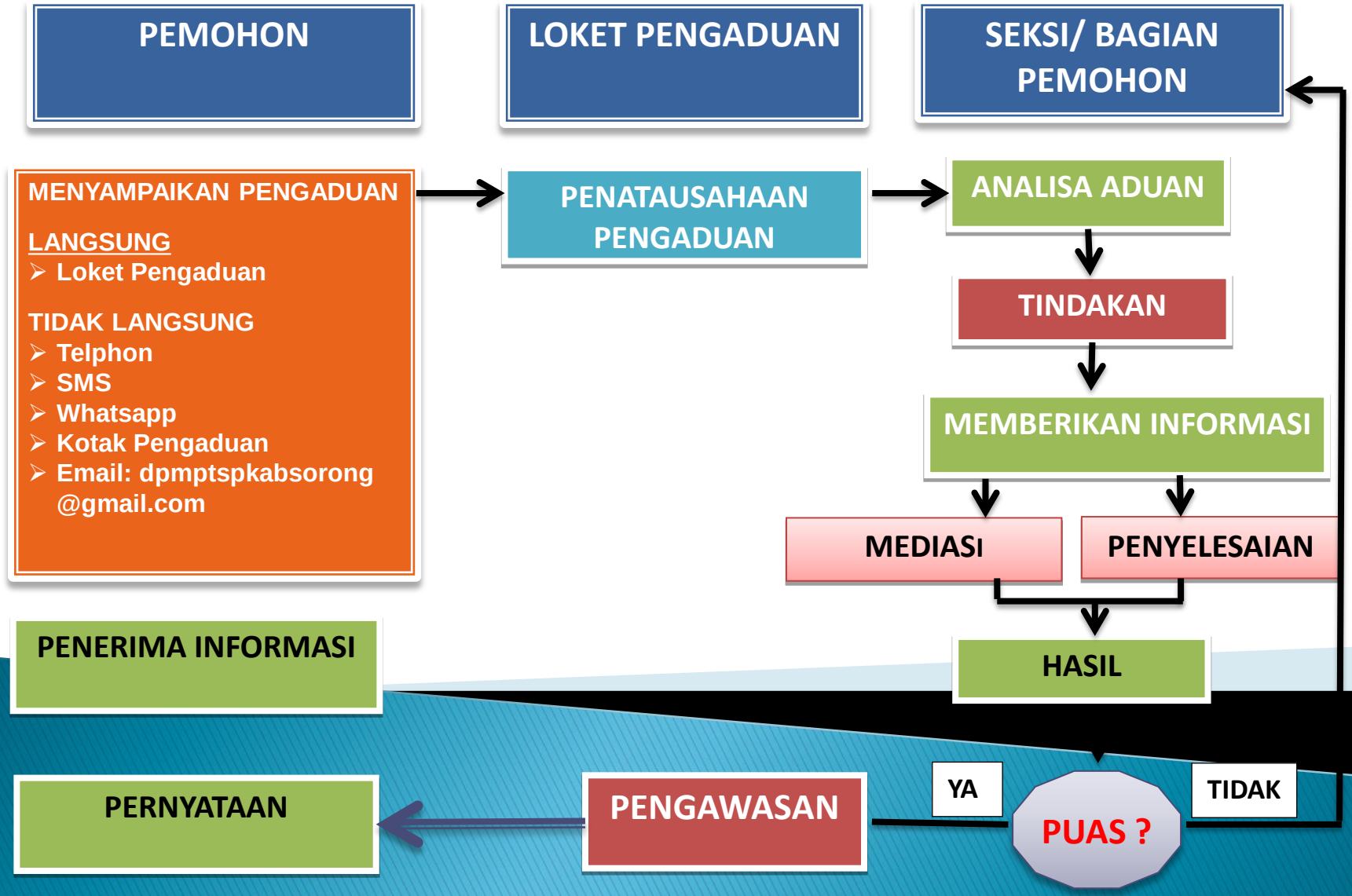BAGAN PROSEDUR MEKANISME PENGADUAN