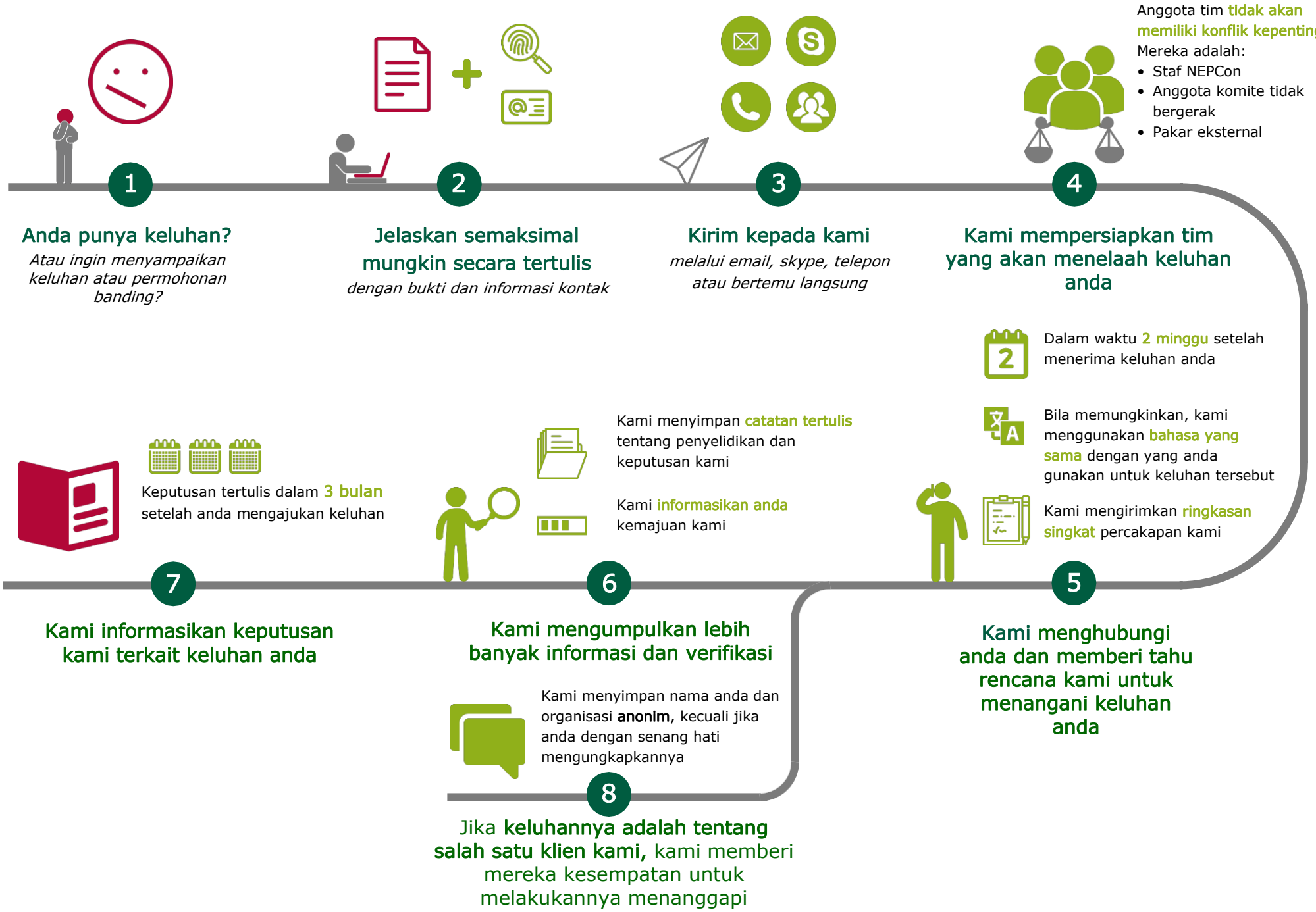Bagaimana kita menangani keluhan dan permohonan banding