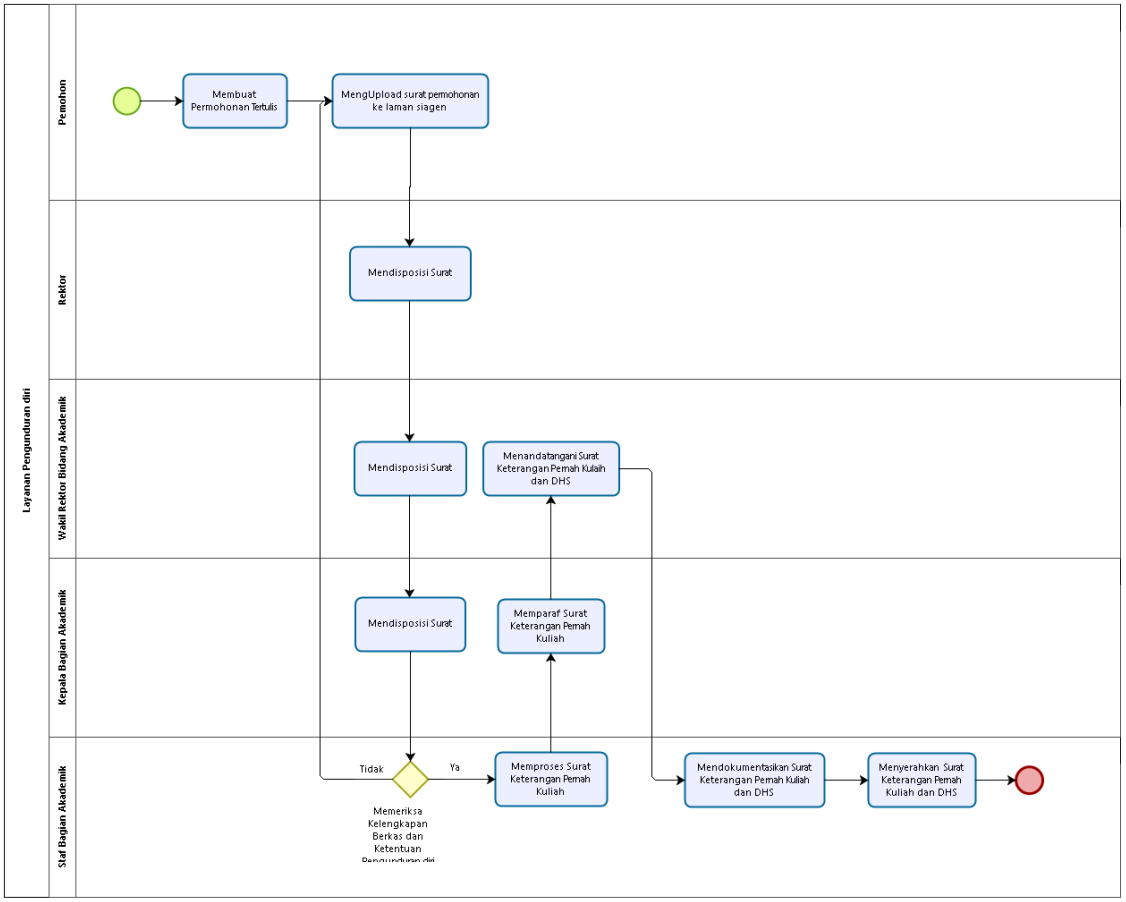8 LAYANAN PENGUNDURAN DIRI