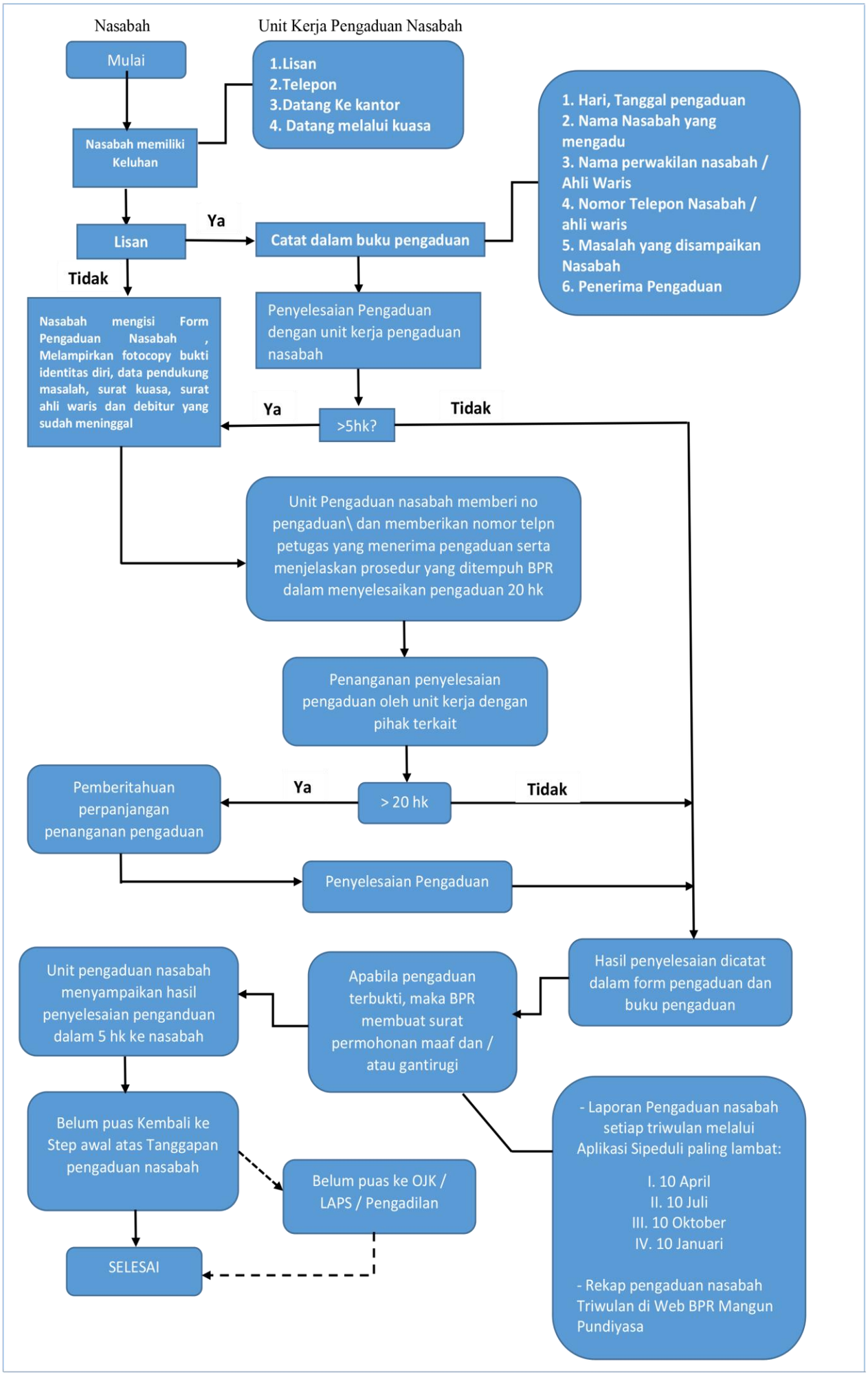ALUR PENGADUAN NASABAH / KEBERATAN ATAS TANGGAPAN PENGADUAN NASABAH