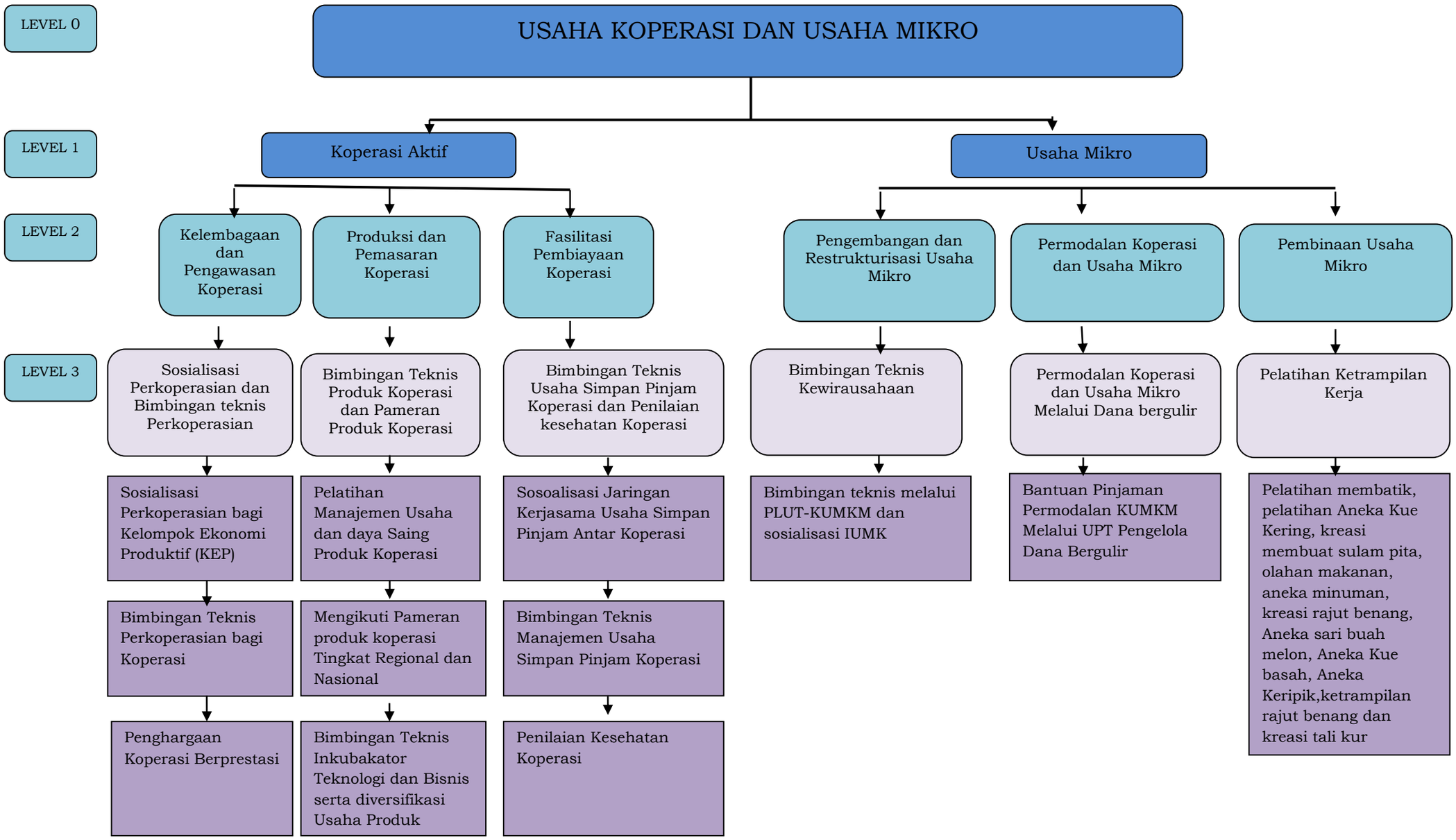PROSES BISNIS DINAS KOPERASI DAN USAHA MIKRO