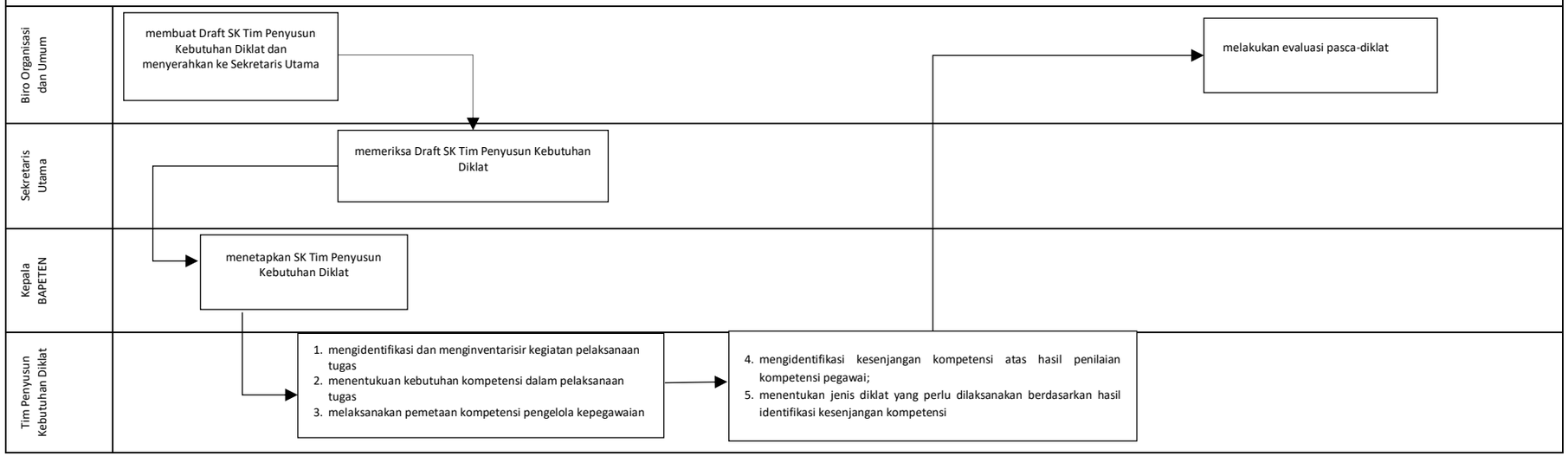BPTN-10.03.CFM.04 Analisa Gap Kompetensi Pegawai