Government – Private Business Relationship in a Globalized Economy: Indonesian Case

Aleksius Jemadu

Abstrak

Hubungan yang sinergis antara pemerintah dan para pelaku bisnis sangat menentukan keberhasilan suatu negara dalam mengoptimalkan peluang-peluang dalam pasar global yang semakin kompetitif. Terlepas dari dampak negative dari globalisasi ekonomi, kita tidak dapat memungkiri kenyataan bahwa dengan mengintegrasikan ekonomi nasional ke dalam pasar global suatu negara dapat meningkatkan kesejahteraan rakyatnya melalui pencapaian pertumbuhan ekonomi. Pengalaman Jepang setelah Perang Dunia II yang disusul dengan keberhasilan negara-negara industri baru di Asia Timur dan akhirnya kebangkitan ekonomi Cina menunjukkan bahwa negara berkembang dapat meningkatkan statusnya dalam ekonomi global. Persoalan utama yang harus diatasi Indonesia saat ini adalah korupsi dalam tubuh pemerintahan yang menyebabkan ekonomi biaya tinggi. Aklbatnya trustantara pemerintah dan pelaku bisnis sangat rendah.

Kata Kunci: Globalization, Political Economy, Corruption

close cooperation between the state and its private business has become an increasingly crucial factor in determining the success of that state in maximizing its opportunities in the global market. National competitiveness is not only determined by the high level of efficiency on the part of the private sector but also by a synergy between the government and the business sector. The main objective of this writing is to analyze the importance of constructive relationship between the government and the private business in responding to the challenges of economic globalization. It can be arguably said that those countries

Alekslus Jemadu, Ph.D

Ketua Jurusan Ilmu Hubungan Internasional dan Ketua Program Magister Ilmu Sosial Universitas Katolik Parahyangan.

which are successful in achieving higher economic growth today like China and India have continued to strengthen the synergy between their governments and the business sector. Thus, it is important for Indonesia to reevaluate how the state bureaucracies have facilitated the Indonesian business sector in maximizing its market opportunities so that its success in competing with foreign companies might bring positive effects for national economic growth. It should be noted that economic globalization has forced each governments to reorganize and restructure their government - business relations in order to boost their respective national competitiveness. Even the communist countries like China and Vietnam where the state traditionally controls the private business sector has liberalized their business sector so that it might enjoy more freedom in responding to the global market forces. As far as Indonesia is concerned, there is a need to review the current pattern of government - business relations as the old pattern inherited from the New Order regime is no longer relevant for the changing global environment. For instance, the old pattern of crony capitalism widely practiced by Soeharto's regime is detrimental to the structure of Indonesia's national competitiveness as it will strengthen the operation of a high cost economy which ultimately becomes a strong disincentive for foreign investors to open business in Indonesia.

It is often argued that today the marketized global governance is dominating the world economy and individual states have to respond to such domination. The international financial institutions like the World Bank and the International Monetary Fund (IMF) continue to promote liberal market principles in both at the international and national level. On lop of that, the organization of free trade within the framework of World Trade Organization (WTO) has affected the economic policies of governments worldwide. The keyword for global market governance is efficiency.' The liberals argue that whoever participates in the global free trade on the basis of the calculation of its comparative advantages and disadvantages will benefit from it. Free trade is not a zero sum game. All participants can become beneficiaries of free trade. It is interesting to observe that more and more governments embrace the

¹ See Steve Smith and John Baylis. (2001). "Introduction" in John Baylis and Steve Smith (eds.). The Globalization of World Politics: An Introduction to International Relations. Oxford: Oxford University Press. p. 23.

principles of free trade at the global, regional and even bilateral levels and benefit from it. The primacy of efficiency in the international economic relations requires the states to apply that principle in the organization of economic activities at the domestic and international levels.

This article will be organized as follows. First, the concept of economic globalization is analyzed and how it affects national economy. In general we can say that globalization brings opportunities as well as challenges for all nation-states. Each individual state will seek to maximize its global market opportunities and minimize its negative consequences for the national economy. Special attention will be given to the analysis of how globalization affects the economies of developing nations like Indonesia and how these nations respond to it. Second, the analysis will focus on the identification of three models of political economy (North America, European Union and East Asia) and how these models compete in the global economy. Despite the fact that multinational corporations become increasingly autonomous and powerful actors in the global economy, the support of their state of origin remains a crucial variable in their global operations. Then in the third section we analyze the political economy of the economic crisis in Asia and how different perspectives offer their explanation about the crisis and its solutions. Special emphasis is given to the relationship between the government and business sector which was instrumental in the making of the crisis. The coexistence of democracy and market economy also brings important consequences of the organization of economic activities in many developing countries. The relationship between the two will be discussed here and how we have to deal with the fact that corruption is rampant in many new democracies like Indonesia. Here we need to analyze corruption as inherently embedded in government bureaucracies and how the Indonesian government tries to deal with it. Finally, some reflections about the current relationship between the government and the business sector in Indonesia will be made on which we base some policy recommendations in order to strengthen Indonesia's national competitiveness in the global market.

Globalization: A Political Economy Perspective

In the literature of international political economy the concept of globalization is defined in many different ways depending on the emphasis given by each author. Thomas D. Lairson and David Skidmore argue that globalization refers to a process of deepening and tightening of the interdependence among actors in the world economy such that the level and character of participation in international economic relations have increased in significant ways.2 The keyword in this definition is interdependence which has been qualitatively and quantitatively deepened and lightened. Indeed, all national economies today do their best to increase their economic interactions with one another by using global, regional and even bilateral arrangements or agreements. There is a belief the more a national economy integrates into the global economy there higher chance it has in achieving economic progress. Conversely, the more it is isolated from the global economy the less chance it has to improve the economic welfare of its people. There are examples of nations which have employed global, regional and bilateral agreements to boost their exports. The United States, China, Singapore and many others are now seeking to build trade relations with other nations through various forms of international cooperation based on mutual benefits. So far the Indonesian government tends to be passive in seeking bilateral free trade agreements with its trade partners. There are at least three possible reasons behind such passivity. First, Indonesia realizes that it has weaker national compelitiveness compared to its trading partners. Thus, it has little selfconfidence and is not really prepared to reduce or eliminate tariff barriers. Second, lack of information about Indonesia's position in international trade makes it difficult for the Indonesian government to identify the cost and benefit of establishing afree trade agreement with other countries. It is a pity that serious studies about this topic are rare and both the government and the private sector are complacent with the current achievement in international trade. Third, Indonesia has not developed a constructive pattern of government business relations with the effect that each party tends to address its own problems at the expense of their common interests. It is true that Indonesia has joined ASEAN Free Trade Area (AFTA) but the problem is that intra-regional trade among AFTA members is small compared to the volume of trade they have with Japan, the United States and the European Union. In other words, ASEAN tend to compete with another in building access to the markets of industrial countries.

From the above analysis it is clear the state remains an important actor behind the success of any national economy in integrating itself into the global economy. It is true that international competition consists of two kinds of competition. First, it is a competition among firms in producing goods or services of high quality and competitive price. Second, it is also a competition among states or governments in facilitating the performance of their private sector in the global economy. In some cases, the government and the private sector of a certain country work together in order to win international business projects because of their strategic importance. For instance, while the United States supports Boeing in the selling of aircrafts to China, the European Union also does the same thing to facilitate the selling of Airbus. Indeed, Robert Gilpin argues that the nation-state remains the dominant actor in both domestic and international economic affairs.3 According to Minxin Pei, it is the responsibility of the state to establish and consolidate the institutions that have the most, direct and powerful impact on macroeconomic stability, security of property rights and free trade.4 The difference between Indonesia as a new

² See Thomas D. Lairson and David Skidmore (1997). International Political Economy: The Struggle for Power and Wealth, Fort Worth: Harcourt Brace College Publishers, p. 96.

See Robert Gilpin (2001). Global Political Economy: Understanding the International Economic Order. Princeton: Princeton University Press, p. 4.

See Minxin Pel (2001). "Political Institutions, Democracy, and Development" in Farrukh Igbal and Jong-Il You (eds.), Democracy, Market Economics & Development: An Asian Perspective. Washington, D.C. : The World Bank, p. 35.

democracy and more successful economies in East Asia is that Indonesia has not developed those institutions that have a great impact on the promotion of economic growth. No wonder after the economic crisis in 1997 Indonesia has always been left behind in its economic recovery.

What are the causes of economic globalization? Again different actors explain it in different ways. Lairson and Skidmore mention five major developments which define globalization. First, there has been an extremely rapid growth of financial transactions. Thus, the emergence of global financial market has forced the state to respond to it in order to stabilize the price of its national currency. Second, globalization occurs due to rapid growth in trade. The volume of global trade has increased dramatically over the last two or three decades. Third, the growth of foreign direct investment has a tremendous impact on the growth and expansion of global trade. Fourth, globalization is also related to the emergence of global markets and the decline of market segmentation. As a result, there has been a convergence of prices on a global scale. Fifth, globalization is driven by the diffusion of technology and ideas through the widespread use of transportation and telecommunication systems.5 The manifestations of globalization take different forms. In the economic field people focus particularly on the growth of world trade, growth of Foreign Direct Investment (FDI), and growth in capital flows.6

Before we analyze how the Indonesian government and the business sector have responded to globalization challenges, let us see the essential elements of three different models of political economy which explain the success of the United States, Western Europe and Japan in maximizing their economic gains in the global economic competition. The triangle

competition in the global economy is determined by the insistence of the three economic actors to promote their respective model of political economy. For the purpose of this writing we are particularly interested in the issue of how each model of political economy organizes the government business relationships so that it might be able to compete with one another. In the American system of market-oriented capitalism the state is supposed to play a minimum role in the economic sector. The state plays such role like providing public goods, antitrust policies and the safeguarding of public health. The second model of political economy is the developmental capitalism of Japan and the newly industrializing countries in East Asia. In this model the state plays an active and dominant role in formulating industrial policy. It is also characterized by a close ties between the government and business sector. In some Asian countries the close relationships between the government and the business sector has led to the emergence of crony capitalism. The third model is that of Western Europe is called "social market" capitalism. It is also called welfare state capitalism in which the state takes the responsibility to take care of those groups in society who become the victims of market competition. It is difficult to say definitely which model is the best in dealing with globalization challenges because each one of them has its own strengths and weaknesses. As far as Indonesia is concerned, the most important thing to learn from their experience is that a nation should build its own model of political economy which is based on its cultural values and social ethics. A national system of political economy which determines the characteristics of government - business relationships should be deliberately designed as it cannot come out of a natural evolution.

Indonesia's Response to Globalization and the Problem of Corruption?

State's response to globalization varies from country to country. In general we can say that most governments realize that globalization provides ample opportunities for achieving economic growth as long as sound economic policies are supported by the availability of good domestic political and economic structures. On top of that, there is also a need to develop the national system of innovation which is defined as the network of institutions in the public and private sectors whose activities and interactions initiate, import, modify, and diffuse new technologies.8 As we enter the 21st century, mounting awareness and concern about our international competitiveness seems to increase. We may never fully understand the meaning of the concept of international competitiveness. Yet, as a matter of fact, this concept has become a familiar slogan of politicians and government leaders aspirating to rally support for greater national efforts in succeeding in the global

Questions about international competitiveness have become a regular part of public discourse in Indonesian domestic and foreign economic policies. Has Indonesia lost competitiveness to other ASEAN countries, like Malaysia, Thailand, Singapore, the Philippines, and Vietnam? How much protection should the government give to local private corporations so that they may not lose their competitiveness with their foreign competitors? To what extentare our political and economic structures suitable for global competition? A nation is said to have a high degree of competitiveness if it can, under free and fair market conditions, produce goods and services that meet the tests of international markets while simultaneous expanding the real incomes of its citizens.9 This definition consists of three variables: conditions in a country's export markets, the ability to produce and sell goods and services in those markets, and the real incomes, or standard of living, of its citizens. In this context we have to analyze the suitability of our political and economic structures, for a free trade era and economic globalization. It should be noted that economic liberalization at a global level

Thomas D. Lairson and David Skidmore, op.cit. p. 96.

See Hans - R. Hemmer, Rall Krueger and Holger Marienburg (2001). "Trends and Implications of Globalization*, unpublished paper, p. 8-10.

Some parts of this section especially with regard to the problem of corruption within Indonesian government bureaucracies have appeared in my opinion articles published by The Jakana Post. See, for instance, Aleksius Jemadu, "Corruption and Bureaucracy" The Jakarta Post, July 2, 1997.

⁸ See C. Freeman (1987). Technology Policy and Economic Performance: Lessons from Japan. London: Pinter, p. 1 quoted in David P. Rapkin and Jonathan R. Strand (1996). "Is International Competitiveness a Meaningful Concept" in C. Roe Goddard, John T. Passe-Smith and John G. Conklin (eds.). State-Market Relations in the Changing Global Order, Boulder, Lynne Rienner, p. 113.

See David, P. Rapkin and Jonathan R. Strand, Ibid. p. 111.

requires progressive transformation from a traditional organization of economic life into a modern one. This transformation involves the creation of a progressive sector in the economy which is characterized by a high level of productive efficiency and economic integration.¹⁰

There are several forces at work in the process of making the Indonesian economy more compelitive in the international market. First, Indonesia has to develop good economic policies which can ensure macroeconomic stability. For instance, the independence of the central bank and consistent fiscal and monetary policies may have a tremendous impact on the credibility of Indonesian economy in the eyes of international economic actors. Second, at the domestic level the government should develop organizational or institutional infrastructures that emphasize bureaucratic efficiency and eliminate all forms of corruption within government bureaucracies at all levels. Third, both the government and the business sector should make long term planning on technological development by allocating more funds for research and development so that Indonesia might be able to catch up with the technological progress of its international competitors. So far government's priority has been to create a conducive atmosphere for the expansion of manufacturing industries and to make them highly competitive at a regional as well as global level. The government has spent a considerable amount of investment to advance communications and transportation in order to reduce transactional costs. Compared to its neighbors in Southeast Asia like Singapore, Malaysia and Thailand, Indonesia has spent only a small percentage of its GNP for research and development with the effect that the structure of Indonesian exports is still dominated by low valued added goods with less technological input.

There is also a concern about the fact that the Indonesian economy has increasingly become high-cost. We have to get rid of a rent-seeking economy if we want to increase the efficiency of our economy. It is often said that our national entrepreneurs are overburdened with illegal payments to government officials to the effect that they are compelled to increase their profit margin by raising the price of their products. This in turn creates an extra burden for domestic consumers because they have to cope with the ever-increasing price of consumer goods. At an international level, Indonesian products could have been more competitive without such irregularities in dealing with government bureaucracies. With a low level of efficiency and a high level of corruption Indonesian economy has to deal with the flood of Chinese merchandise with lower price.

Another element in the process of price formation is the salary of industrial workers. There is an increasing tendency that our industrial workers want a bigger share from the expansion of out national economy. The government is now under constant pressures to increase regional minimum wage so that laborers can cope with an urban standard of living. There is also growing pressure from Western leaders and international organizations that Indonesia should improve its record in taking care of the social and economic welfare of its laborers. Indeed, the form of state-society relations (linking government, business, and labor) influences a country's capacity to compete with its neighbors.

The role of businesspeople in expanding our international market share is obviously indispensable. Entrepreneurship combined with skills in trade negotiations and a good command of foreign languages (especially English which inevitably has become the language of the global market) should be promoted. In this regard the role of business associations is critical. In some cases the government can also intervene by creating a supporting atmosphere for national entrepreneurs to grow in. One of the discouraging factors in the government - business relationships in Indonesia is that the Indonesian government itself still maintains the unnecessary dichotomy between indigenous and non-indigenous entrepreneurs. This policy has resulted in the scarcity of trust or social capital in Indonesian society. In his book tilled Trust. The Social Virtues and the Creation of

Prosperity Francis Fukuyama develops a thesis which regards social capital as an essential precondition for economic prosperity. Fukuyama argues that the economy advancement of industrial nations such as the United States, Germany, and Japan is closely related the extensive presence of social capital in their respective societies. There is much evidence of mutual trust between the government and the governed, between the government and business people, and among business people themselves."

The fact that a ment system is not determinant in the general evolution of Indonesian entrepreneurship should make us worry about the preparedness of some of our conglomerates in coping with highly competitive international traders. Until the economic crisis hit Indonesia in late 1990s our conglomerates had survived and grown bigger because they had an ensured domestic source of appropriation. Various forms of monopolies and incentives were given to business groups that were close to Soeharto including the business empires of his children. Sustained economic growth over in the 1980s and early 1990s helped create a bigger market for consumer goods. To some extent Indonesian conglomerates were tremendously benefited by this achievement. The experience of South Korea in nurturing the growth of its conglomerates teaches Indonesia a good lesson. When South Korea started its process of industrialization in the 1960s under President Park Chunghee, South Korean infant industries were highly protected. However, in the 1980s, South Korean business groups began to grow and expand on their own. And now they are highly regarded by their counterparts in industrialized countries. South Korea's experience indicates that there is indeed a possibility for a developing country to achieve a higher status in the global economy as long as there is a synergy between government macroeconomic policies and the determination of the business sector to build its own access to global market through the acquisition of high technology and the production of high value added goods.

It is often said that Indonesia's main problem in strengthening its national competitiveness is a high level of corruption

¹⁰ Ibid. p. 112.

¹¹ See Francis Fukuyama (1995). Trust: The Social Virtues and the Creation of Prosperity. New York: The Free Press

in government bureaucracies. With the current trend of regional autonomy corruption has found its new arena at the regional or local level. Local authorities have introduced various forms levies that discourage the domestic and international investors to open business. The role of political parties in orchestrating the distribution of government projects and manipulating public procurements of goods and services have made the concept of good governance not more than an emply slogan. It can be argued that combating corruption within government bureaucracies has become a desperate need in our society. If we really want to eradicate corruption, we have to critically reassess some practices which are common in government bureaucracies. Such an argument is based on an assumption that corruption has much to do with our bureaucratic culture. The concept of bureaucratic culture refers to the values. ideological orientations, and habits held by government bureaucrats in dealing with their job, superiors, subordinates, and the public.

It is concerned with the question of how the government actually works. For instance, it is often argued that Indonesian bureaucratic decision-making influenced by the use of informal relationships to the effect that in many cases there is a big gap between what is written on the paper and what is practiced in reality. Of particular importance in determining bureaucratic decisions are family connections and loyalties to friends. The historical background of Indonesian bureaucracy is an important aspect in understanding its function. Its history dates back to the Dutch colonial period. Under Dutch rule, civil servants were conditioned to be loval to their colonial masters. As such, they became instruments to be used at the disposal of their colonial masters. But being a civil servant could improve their social standing, characterized by a social and cultural distance in the sense that the former did not think that they had to serve the people. It was the people who were supposed to serve the government officials. When Indonesia gained its independence in 1945, the basic government bureaucracy structures did not change significantly.

The second aspect of Indonesian government bureaucracy which is believed to be a colonial legacy is a typical bureaucratic attitude of making no separation between government, administrative and political matters. In the past this tradition led to a political arrangement by which civil servants are obliged to give their political support to the dominant ruling party (Golkar). This aspect of government bureaucracy was closely related to bureaucratic centralization. Dutch colonial rule wanted to make sure that it could control the function of its bureaucracies throughout the country so that its political and economic objectives might be achieved. Therefore, Dutch colonial rule created a bureaucratic system which was highly centralized.

The influence of patrimonial culture in Indonesian bureaucracy is also paramount. In this type of culture, people are supposed to keep harmony above anything else in human relationships. The best way to deal with social conflict is to deny its existence. Open debate and direct criticism are considered impolite behavior and indicate low social status. It is culturally more preferable to hide any disagreement with superiors so that the continuity of social harmony can be ensured. In such a cultural atmosphere, government bureaucrats lend to remain silent when confronted with infractions and irregularities. Indeed, they tacitly follow the same practices for their own benefits. This is precisely the reason why internal control is seldom effective within government bureaucracies. This cultural explanation may not necessarily mean that overcoming bad practices in government bureaucracies is impossible. There are several suggestions for improvement. First, corruption can never be eradicated if top government officials fail to give good examples to their subordinates. In other words, high level government officials should take the initiative to improve the quality of bureaucratic performance. On top of this, lower level servants would respect superiors who practice what they preach. Infractions are often sustained because a bureaucratic leader has no moral force to supervise his or her subordinates.

Second, meritocracy should be enacted more consistently in recruiting newcivilservants. The use of amerit system is a conditio sine qua non in building bureaucratic professionalism. There should be a political will to give more promotion opportunities to those who can demonstrate real achievement in accomplishing their tasks. There are two inseparable aspects of professionalism. These include intellectual or technical capability and ethnical responsibility. The integration of the two aspects in the personality of a bureaucrat is essential in building a clean and responsible bureaucracy. Professionalism has to become a new element of the bureaucratic culture.

Third, we have to be more consistent in implementing the rules and regulations regarding the eradication of corruption in the public sector. Equality before the law may not become just an empty slogan. Thus, whoever violates the rules and commits corruption should be punished according to the existing laws in line with the principle of justice and fairness. Unfortunately, we lend to be strict only when dealing with corruption conducted by lower level government officials. Consequently, the public has little respect to the authority of our judicial system. There is a common perception that the judicial power can easily be manipulated by the ruling elite for their own interests. It is in connection with this phenomenon that there is an increasing demand for a more independent judicial system.

Fourth, eradicating corruption is not only the responsibility of the government, but all of society. The role three important social institutions such as family, formal education and religion need to be underscored. The cultivation of good moral values should start in early age through the practice of love among family members. Family education contributes to the creation of a responsible society. Formal education institutions are mainly responsible for an integration of intellectual capabilities and moral maturity of graduates. Religious institutions are responsible for increasing moral decay in society. In order to substantiate our claim as a religious nation, it has been suggested that we place greater emphasis on religious leachings than the formal aspects of religion.

Last but not least is the constructive role of the press in social control. In Western democracies, the free press can function effectively in preventing irregularities and infractions conducted by government officials. But in a situation where formal political institutions such as parliament and political parties cannot function effectively, members of society would rely on the press to impose pressure on government officials so they might think twice before they commit illegal acts such as corruption. We may then conclude that a simultaneous collective action is all we need to combat corruption.

Concluding Remarks

It is now clear that the organization of government - business relationships is an important element which determines our national competitiveness in dealing with globalization challenges. We have seen that one of the most detrimental factors in the organization of government - business relationship in Indonesia is the problem of within corruption government bureaucracies. It means that the solution to

problem of our declining competitiveness is very much dependent on our resolve to combat corruption and eliminate all bureaucratic regulations that create a high cost economy. Despite the fact that globalization has its own negative consequences for developing countries, integrating into the global market economy seems to be the only realistic way to promote economic growth and national prosperity. Japan's experience after the Second World War, the success of Newly Industrializing Countries (NICs) in East Asia, and the rapid rise of China today tell us that integration into the world economy also bring positive impact on the prosperity of a nation. It is high time now for Indonesia to reorganize its government - business relationships so that the two actors might strengthen their synergy in maximizing the economic opportunities offered by the process of economic globalization. They can only achieve their common goal of strengthening Indonesia's national competitiveness if they trust each other and abandon all forms of negative attitude on both sides.

References:

Freeman, C. (1987). Technology Policy and Economic Performance: Lessons from Japan London: Pinter. Fukuyama, Francis (1995). Trust The Social Virtues and the Creation of Prosperity. New York: The

Gilpin, Robert (2001). Global Political Economy: Understanding the International Economic Order. Princeton: Princeton University Press

Free Press.

Herrmer, Hans - R., Raif Krueger and Holger Marienburg (2001). "Trends and Implications of Globalization*, unpublished paper.

Jemadu, Aleksius (1997). *Corruption and Bureaucracy". The Jakarta Post, July 2.

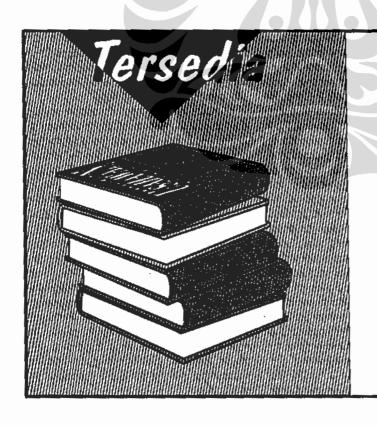
Lairson Thomas, D. and David Skidmore (1997). International Political Economy: The Struggle for Power and Wealth. Fort Worth: Harcourt Brace College Publishers.

Pei, Minxin (2001). "Political Institutions, Democracy. and Development" in Farrukh lobsi and Jong-1i You (eds.). Democracy, Market Economics & Development: An Asian Perspective. Washington, D.C.: The World Bank.

Rapkin, David, P. and Jonathan R. Strand (1996). 'is International Competitiveness a

Meaningful Concept* in C. Roe Goddard, John T. Passe-Smith and John G. Conklin (eds.). State-Market Relations in the Changing Global Order. Boulder: Lynne Rienner.

Smith, Steve and John Baylis. (2001). "Introduction" in John Baylis and Steve Smith (eds.). The Globalization of World Politics: An Introduction to International Relations, Oxford: Oxford University Press.



Bundel Tahun 2001 Rp. 100.000,-Rp. 100.000,-**Bundel Tahun 2002** Rp. 150.000,-**Bundel Tahun 2003 Bundel Tahun 2004** Rp. 150.000,-Rp. 150.000,-Bundel Tahun 2005

(Harga diatas belum termasuk ongkos kinm)

Pemesanan di alamatkan: Majalah USAHAWAN, Lembaga Management FEUI

* Gratis untuk Perpustakaan di daerah terpencii