



STIE  
Perbanas  
Surabaya



UNIVERSITAS  
WIDYATAMA



STIE  
Perbanas  
Surabaya

# CONFERENCE PROCEEDINGS

8<sup>TH</sup> ANNUAL SEAAIR CONFERENCE

ON

INSTITUTIONAL CAPACITY BUILDING TOWARD  
HIGHER EDUCATION COMPETITIVE ADVANTAGE

**STIE Perbanas Surabaya**  
**4-6 November 2008**  
**Surabaya, Indonesia**