

BAB 5

PENUTUP

Hasil studi menunjukkan bahwa internasionalisasi memiliki pengaruh positif terhadap kinerja pada 8 bank asal Korea Selatan. Ketika bank meningkatkan *tangible assets* di negara lain berupa pendirian kantor cabang bank asing, kantor representatif, ataupun *local subsidiary* maka kinerja bank ikut meningkat. Internasionalisasi yang dilakukan akan membantu meningkatkan jumlah transaksi serta aliran kredit yang bisa dilihat dari besarnya *foreign sales*. Peningkatan *foreign sales* akan meningkatkan *return on assets* bagi bank.

Penelitian ini merekomendasikan agar otoritas moneter di Korea Selatan dapat memperluas kerja sama antar negara terkait nilai tukar. Kerja sama dapat dilakukan dengan mengajak *host country* yang telah berhasil dijangkau oleh bank komersial asal Korea Selatan. Kerja sama tersebut dapat membantu meredam gangguan ketika terjadi *shock* di Korea Selatan maupun *host country*.

Berdasarkan pengamatan, *Bank of Korea* saat ini baru melakukan kerja sama bilateral terkait *currency swap* dengan otoritas moneter di beberapa negara saja (Indonesia, Uni Emirat Arab, Tiongkok, Turki, Swiss, dan Australia). Sementara, bank asal Korea Selatan cukup banyak yang melakukan internasionalisasi ke negara lain (seperti Vietnam, Kamboja, Bangladesh, dan lain lain). Jika kerja sama diperluas, bank asal Korea Selatan yang melakukan internasionalisasi bisa berupaya memenuhi kebutuhan likuiditas meskipun *funding market* pada mata uang asing tertentu sedang memburuk. Dengan terjalannya kerja sama dapat semakin membuka peluang bagi bank asal Korea Selatan untuk melakukan internasionalisasi, sehingga mempermudah arus investasi dan perdagangan internasional.

Kemudian, penelitian ini masih belum melihat pengaruh internasionalisasi terhadap kinerja bank dari sisi kemajuan teknologi sebagai bagian dari sumber daya yang dapat membantu dalam meningkatkan kinerja bank. Terdapat rekomendasi yang dapat digunakan untuk penelitian selanjutnya, yakni menambahkan indikator lain untuk variabel internasionalisasi seperti kemajuan teknologi, *foreign assets*, *foreign intangible assets*, ataupun jumlah *host country* yang telah berhasil dijangkau oleh bank asal Korea Selatan.

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