

V. EPILOGUE

1. Conclusion

From the result of data analysis and discussion in the previous chapter, it can be concluded that:

1. Morality, Motivation, Internal Control System negatively affect to the financial fraud. It means that four variables can be used to prevent financial fraud. By recruit the employee who have high morality, select the superior who can motivate the subordinate, creating strong internal control system and organization culture sector, financial fraud could be prevented.
2. The four variables (morality, motivation, internal control system, organization culture) had simultaneous effect on the financial fraud at Financial Sector.
3. Morality, motivation, internal control system and organization culture had effect on the Financial Fraud at 49,5percent, meanwhile the rest of 50,5 percent was influenced by other variables that were not studied.

2. Limitedness of the Research

This research has been carried out based on scientific procedures. Nevertheless, it still has limitedness:

1. Factors that influence Fraud at Financial Sector in this research only consist of four variables (morality, motivation, internal control system and organization culture). Meanwhile, there are still many other factors that influence fraud at Financial Sector.

2. The limitedness of using questionnaire is that sometimes the respondents' answers do not reflect the actual condition.

3. Suggestion

Based on the result of research discussion and conclusion above, the researcher proposes the following suggestion:

1. For Local Government of Purbalingga Regency

Local government of Purbalingga Regency is expected to be able to improve the internal control system of the government and the organization culture by creating Procedure Operational Standard (POS) Organizational Pact of Integrity approved together. It can diminish the possibility of financial fraud carried out by the Civil Servant in the area of Local Government of Purbalingga Regency.

2. For the next researchers

- 2.1 This research used only four variables (morality, motivation, internal control system and organization culture). Therefore, the next research is suggested to add more variable related to Financial Fraud so that it can give wider and more apparent description about what factors influence Financial Fraud besides morality, motivation, internal control system and organization culture.

- 2.2 The questions related to the four variable (morality, motivation, internal control system and organization culture) in the questionnaire of this research were limited and insufficient. Therefore, the next research can add and improve the questions of the questionnaire.

- 2.3 The population used in this research was only in the area of Local Government of Purbalingga Regency. The next research is expected to give more samples in order to give more actual description of the condition.
- 2.4 The next research is suggested to use other organization as the object of the research such as Central Ministry Departments or Non Ministry Departments.

