



# Forensic accounting and Islamic behavioural insight on fund misuse in 1:87 diecast hobby

JIAFR | 127

Fuad Yanuar Akhmad Rifai,<sup>1\*</sup> Anis Chariri,<sup>2</sup> Abdul Ghofur<sup>3</sup>

<sup>1</sup> Sekolah Tinggi Agama Islam Syubbanul Wathon, Magelang, Indonesia; <sup>2</sup> Universitas Diponegoro, Semarang, Indonesia; <sup>3</sup> Universitas Islam Negeri Walisongo Semarang, Semarang, Indonesia

Received  
21 January 2025  
Revised  
6 May 2025  
Accepted  
13 May 2025

## Abstract

**Purpose** - This study aims to explore the potential for fund misappropriation within the 1:87 diecast collector community using a forensic accounting approach integrated with Islamic behavioural accounting principles.

**Method** - Employing a qualitative case study method, data were collected through in-depth interviews and documentation involving active collectors.

**Result** - The study reveals patterns of non-transparent spending, manipulation of personal financial records, and rationalisation of consumptive behaviours that conflict with Sharia principles such as *sidq* (truthfulness) and *amanah* (trustworthiness).

**Implication** - The integration of forensic accounting with Islamic behavioural values offers a corrective approach to personal financial management based on Sharia ethics.

**Originality** - This research is among the first to address hobby-related consumption behaviour through the combined lens of forensic accounting and Islamic financial ethics.

**Keywords:** forensic accounting; Islamic behavioural accounting; fund misuse; diecast collecting; sharia ethics

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## How to cite (APA Style):

Rifai, F.Y.A., Chariri, A., & Ghofur, A. (2025). Forensic accounting and Islamic behavioural insight on fund misuse in 1:87 diecast hobby. *Journal of Islamic Accounting and Finance Research*, 7(1), 127-144. <https://doi.org/10.21580/jiafr.2025.7.1.25425>

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\* Corresponding Author. Email: [fyarc86@gmail.com](mailto:fyarc86@gmail.com)

## Introduction

Diecast models in 1:87 scale are miniature replicas of vehicles, machinery, or architectural elements produced using a die-casting technique and scaled down to 1/87th of their original size. This scale is commonly used in model railroading (HO scale) and is popular among hobbyists for its balance between detail and space efficiency. Diecast models in 1:87 scale have become an increasingly popular hobby among collectors, particularly due to their various advantages that meet the needs of limited space and the desire to own highly detailed miniatures. This scale originally stemmed from the HO scale model trains used for miniature railway worlds, but it has since expanded to include various types of vehicles, from classic cars to industrial machinery (Lukens, E., & O'Connor, 2015). The compact size of these miniatures makes them easy to store and display, making them an ideal choice for collectors with space constraints, while also offering a more affordable alternative compared to larger diecast scales, such as 1:18 or 1:24. Moreover, the precise detailing of 1:87 scale models enabled by advanced printing technologies meets the needs of collectors who prioritise accuracy in shape, colour, and vehicle logos. The compatibility of this scale with diorama creation further enhances its appeal, as it allows collectors to design realistic and dynamic landscapes tailored to specific interests and themes, such as urban transportation or vintage cars (Williams, 2019). Overall, the trend of collecting 1:87 diecast models demonstrates strong potential as a hobby that is not only enjoyable but also aligns with Islamic economic principles, such as resource efficiency and diversity in investment choices (Hassan, 2021).

1:87 scale diecast models have become a popular choice compared to other scales for several key reasons. First, practicality and space efficiency are the main factors, especially for collectors living in urban environments with limited space. With its smaller size, collectors can store more units in a confined area (Bak et al., 2021). Second, 1:87 scale diecast models are relatively more affordable compared to larger-scale models, such as 1:18 or 1:24, yet still offer highly realistic detail (Booth et al., 2017). Third, this scale offers flexibility for both novice and experienced collectors, allowing them to start with a minimal investment and expand their collections with a variety of themes and vehicle types. Additionally, 1:87 scale holds historical significance, originating from HO scale model trains, which appeals to collectors interested in transportation history (Oddy & Mangleson, 2018). With these advantages, 1:87 scale diecast models provide a combination of practicality, affordability, and historical depth, making them a preferred choice for collectors. Overall, the 1:87 scale offers a rich creative experience, enabling collectors to express their interests in history and art in a more accessible and practical manner.

The growing popularity of 1:87 scale diecast collecting as a hobby among individuals reflects more than a leisure activity; it introduces potential risks to financial discipline and ethical fund management. From a forensic accounting perspective, such hobbies can lead to financial irregularities, particularly when collectors allocate personal or even family resources disproportionately to fulfil their interests. This includes misreporting personal spending, diverting funds meant for other responsibilities, or concealing transactions—behaviours which exhibit patterns commonly analysed in forensic investigations (Ozili, 2020). Thus, diecast collecting becomes a relevant object of forensic inquiry, not due to criminality, but because of its potential to reflect undetected misuse or manipulation of personal funds.

Meanwhile, in the framework of Islamic Behavioural Accounting (IBA), this phenomenon raises ethical concerns regarding the alignment of individual financial behaviour with Shariah principles. Key values such as *sidq* (truthfulness), *amanah* (trustworthiness), and *israf* (moderation in spending) are often challenged in hobbies that involve material accumulation. IBA does not merely describe financial patterns, but provides a moral compass to assess whether financial decisions serve personal whims or uphold Islamic values of justice and balance (Alshehri et al., 2020). In this context, collecting diecast models may shift from permissible to problematic when it disrupts one's financial obligations or leads to excessive, unaccounted consumption.

Therefore, studying 1:87 diecast collecting through the lens of forensic accounting and IBA is crucial. It enables the identification of subtle fund misappropriation practices in personal finance, while simultaneously offering an ethical framework to evaluate and correct these behaviours by Islamic teachings. This intersection between hobby consumption and financial ethics has been largely overlooked in prior research, thus presenting a novel area of inquiry with both theoretical and practical implications for lifestyle-based financial accountability.

This study aims to identify and analyse the risks of fund misappropriation that may arise within the context of 1:87 diecast collecting, especially when personal or organisational finances are diverted for non-essential and consumptive purposes. Such practices, although often perceived as benign, may result in financial imbalance, loss of accountability, and neglect of financial priorities. In this context, forensic accounting becomes a necessary tool to detect behavioural patterns that signal misuse, manipulation, or concealment of financial transactions. It enables the tracing of irregular fund flows and assists in establishing transparency in personal financial records (Rezaee, 2005).

In addition to forensic tools, this study explores the role of Islamic Behavioural Accounting (IBA) as a corrective and preventive framework. Unlike conventional approaches, IBA integrates financial discipline with ethical and spiritual dimensions,

promoting values such as *sidq* (honesty), *amanah* (trust), and *israf* (moderation). Previous research (Alshehri et al., 2020) emphasises that IBA offers not only behavioural insight but also a normative guide for decision-making, especially when financial practices risk deviating from Islamic moral standards. In the case of hobby-related consumption, IBA provides the ethical compass to evaluate whether spending behaviours fulfil needs or are driven by indulgence.

Therefore, by combining forensic accounting techniques with the ethical guidance of IBA, this study contributes to a more holistic understanding of fund misappropriation in lifestyle finance. It offers practical insight for financial governance at the individual level, while advancing the theoretical integration of forensic methods and Islamic financial ethics in non-institutional settings.

Although forensic accounting has been widely applied in organisational and corporate fraud detection, its application in personal finance, especially within hobby-related spending, remains significantly underexplored. Likewise, Islamic Behavioural Accounting (IBA), which offers a normative ethical framework rooted in Sharia principles, is often discussed in institutional contexts such as zakat, waqf, or Islamic financial institutions, but rarely applied to individual consumption behaviour. This study responds to that gap by examining how fund misuse can occur in everyday hobby settings, specifically within the niche of 1:87 diecast collecting, which often involves significant discretionary spending.

This research is important because it highlights how consumption practices in hobby communities, though considered informal and personal, can reflect patterns of financial irresponsibility, ethical deviation, and even moral disengagement. By combining forensic accounting with Islamic behavioural principles, the study aims not only to trace financial irregularities but also to propose a correctional framework based on Sharia values such as *sidq* (truthfulness), *amanah* (trust), and *israf* (avoidance of wastefulness) (Akinbowale et al., 2020). To date, no known studies have directly examined fund misappropriation in hobby spending through this dual perspective. Therefore, this research contributes both theoretically and practically to the development of ethical accountability in lifestyle finance within a Sharia framework.

The problem-solving plan in this research employs an integrated approach that combines forensic accounting analysis with the perspective of Islamic Behavioral Accounting (IBA) to develop holistic solutions for detecting and preventing fund misappropriation. Forensic accounting is utilised to identify financial irregularities through in-depth, data-driven investigative techniques, which have been proven effective in uncovering fund misuse in various contexts. Concurrently, IBA provides a value-based framework emphasising the importance of financial behaviour aligned with Shariah principles, such as justice ('*adl*'), transparency (*tabligh*), and the avoidance of

wastefulness (*israf*), addressing the root causes of manipulative behaviour (Mubarak, 2015) By integrating these two approaches, this research not only offers tools for detecting irregularities but also ethical guidance to help individuals and organisations manage finances responsibly and by Shariah. In conclusion, the combination of forensic accounting and IBA has the potential to deliver comprehensive solutions aimed at both prevention and the correction of financial behaviour.

Literature on forensic accounting, Islamic Behavioural Accounting (IBA), and the risk of personal financial manipulation provides a crucial theoretical foundation for understanding the interaction between technical and ethical aspects of financial management. Forensic accounting has been widely recognised for its effectiveness in detecting, analysing, and preventing financial irregularities through investigative audit techniques and in-depth data analysis (Aman, 2022). In the context of personal financial risk, prior studies highlight that the misallocation of funds toward non-priority or discretionary expenses, such as hobbies or collectibles, can undermine financial stability if left unchecked (Qian, 2023).

Meanwhile, Islamic Behavioural Accounting offers a normative framework for financial decision-making rooted in Shariah values, including *sidq* (honesty), *amanah* (responsibility), and *israf* (avoidance of excess). Research in IBA has shown its effectiveness in promoting more ethical and socially conscious financial behaviour, especially when balancing personal needs with spiritual obligations (Song et al., 2021). However, most existing studies have focused on organisational settings, corporate ethics, or philanthropic finance. The integration of IBA principles with personal lifestyle consumption, particularly in the context of modern hobbies, remains underexplored.

This study contributes to the literature by bridging the gap between forensic accounting's technical diagnostic tools and IBA's moral guidance within the relatively unexamined domain of hobby-driven financial behaviour. Specifically, it pioneers the exploration of 1:87 diecast collecting as a lifestyle phenomenon with ethical and financial consequences, offering new insights into how personal financial mismanagement can manifest and how Shariah-based frameworks can respond to it. Thus, this study offers a novel and timely contribution, both conceptually and contextually, by extending forensic accounting and IBA to informal, individual, and culturally embedded financial practices.

## Literature Review

### Prior Research

Previous studies have established forensic accounting as an effective tool in detecting fund manipulation in both organisational and individual financial contexts (Catea, 2024). Emphasise that forensic techniques—such as investigative tracing and in-depth financial

pattern analysis—are capable of uncovering irregularities even when they are embedded in routine or informal spending. In the realm of personal finance, fund misallocation often occurs when individuals divert financial resources toward non-priority consumption, such as hobby-related acquisitions. This risk becomes particularly relevant in the case of 1:87 diecast collecting, where collectors may use personal or even organisational funds to sustain their purchases while disguising or minimising their financial impact. The habitual and discretionary nature of such spending behaviours makes forensic accounting particularly applicable in tracing unrecorded or concealed financial flows.

Complementing this, Islamic Behavioural Accounting (IBA) offers an ethical framework for evaluating individual financial decisions based on Shariah values. According to Abdullah (2020), principles such as *sidq* (truthfulness), *amanah* (trustworthiness), and *israf* (moderation) guide individuals to manage resources responsibly and in alignment with Islamic teachings (Mansir, 2020). Studies show that adherence to these values reduces the tendency toward unnecessary expenditure and promotes both financial balance and social responsibility. In the context of hobby consumption, IBA provides a moral lens to assess whether financial decisions are driven by necessity or indulgence.

Therefore, previous research suggests that combining forensic accounting with IBA creates a dual-layered approach: forensic tools detect the patterns and traces of misappropriation, while Islamic ethics offer a normative basis for preventing financial deviation. This integrated approach is especially relevant for emerging lifestyle phenomena like diecast collecting, which may appear benign but can entail significant and unmonitored financial commitment.

#### **Forensic Accounting: Concepts, Techniques, and Applications in Detecting Fund Manipulation**

Forensic accounting is a specialised discipline that integrates investigative skills with accounting expertise to detect, analyse, and prevent financial manipulation. It involves identifying financial irregularities, interpreting historical transaction records, and understanding the behavioural motives behind such misconduct (Nursansiwati, 2024). Common techniques include forensic audits, anomaly detection in spending patterns, digital tracing of transactions, and investigative interviews to verify the integrity of financial behaviour. While often applied in corporate or organisational contexts, forensic accounting has increasing relevance in personal financial settings, particularly where individuals may misappropriate funds for non-essential or indulgent consumption.

In the context of 1:87 diecast collecting, collectors often engage in recurring discretionary spending, which may not only be substantial but also concealed from

stakeholders such as spouses, families, or even financial partners. When financial records are altered or transactions are intentionally hidden to maintain the hobby, such behaviour can reflect manipulative tendencies consistent with forensic accounting concerns. Furthermore, the rationalisation of these actions—framing the purchases as 'investments' or 'personal needs'—mirrors typical behavioural red flags identified in forensic investigations (Odeyemi et al., 2024). Therefore, forensic accounting becomes an essential analytical lens for examining how hobby-driven consumption may lead to fund misallocation, misrepresentation, and ultimately financial imbalance. This makes its application directly relevant to the study of fraud potential in lifestyle-driven financial behaviours such as diecast model collecting.

### **Islamic Behavioural Accounting: Values and Applications**

Islamic Behavioural Accounting (IBA) seeks to integrate Islamic ethical values into individual financial behaviour, promoting transparency, accountability, and compliance with Shariah-based economic justice. The foundational principles of *sidq* (honesty), *amanah* (trustworthiness), and *israf* (avoidance of wastefulness) serve as moral guidelines that shape financial decisions in both formal and informal settings (Caniago et al., 2023). IBA encourages individuals to evaluate not only the legality (*halal*) of their expenditures, but also their necessity, proportionality, and social impact, aligning material aspirations with spiritual responsibilities.

In the specific context of 1:87 scale diecast collecting, IBA provides an ethical framework to critically assess whether hobby-related spending is justifiable or excessive. When hobby consumption begins to disrupt financial priorities, neglects obligations to family or zakat, or leads to secrecy and misreporting, it represents a behavioural deviation from Islamic ethical finance. IBA serves a preventive function by promoting regular self-reflection (*muhasabah*), intention checking (*niyyah*), and prioritisation of needs (*dharuriyyah* vs. *tahsiniiyyah*) in line with Maqashid Syariah (Caniago et al., 2023). This encourages collectors to set ethical limits, document hobby-related expenses transparently, and distinguish between legitimate personal enjoyment and excessive indulgence.

Therefore, IBA is not merely normative, but offers practical behavioural tools to minimise the risk of fund misappropriation, even in non-corporate contexts like hobbies. Its integration with forensic accounting strengthens the study's conceptual framework by addressing not only what misappropriation looks like but also how it can be ethically prevented and corrected at the individual level (Robina-Ramírez et al., 2021).

### Conceptual and Basic Principles for Problem Solving

The synergy between Islamic principles, financial behavior, and transparency forms a robust foundation for addressing issues in hobby fund management. Islamic principles emphasize ethical financial management, grounded in values such as honesty (*sidq*), trustworthiness (*amanah*), and the avoidance of extravagance (*israf*) (Izaty et al., 2024). These principles guide individuals to align their financial behavior with broader spiritual and social responsibilities, ensuring that funds are allocated appropriately and responsibly. In the context of managing funds for hobbies like collecting 1:87 diecast models, adherence to these values becomes critical. Financial behavior influenced by syariah principles promotes moderation and discourages misallocation of resources, such as diverting essential funds for consumptive purposes. Transparency, a cornerstone of Islamic financial ethics, further ensures accountability by providing clear records of financial transactions, reducing the risk of manipulation or misuse of funds. Integrating these principles into a problem-solving framework allows for a holistic approach that not only identifies potential financial risks but also fosters ethical behavior. By emphasizing syariah values and transparency, individuals can balance personal enjoyment from hobbies with their obligations to societal well-being and financial integrity, ensuring harmony between their spiritual and material lives (Maulana, 2022).

### Research Methods

#### Research Design: Qualitative Case Study Approach in Diecast Collection Hobby

This study employs a qualitative research design using a case study approach to explore the financial behaviours and ethical considerations of individuals engaged in collecting 1:87 diecast models (Creswell et al., 2021). The qualitative approach is selected to gain an in-depth understanding of the complex interactions between personal hobbies, financial management, and Islamic ethical principles. Through case analysis, the research examines specific instances where hobby-related spending intersects with the risk of financial mismanagement or manipulation.

Data collection techniques include semi-structured interviews with diecast collectors to obtain insights into their motivations, financial decision-making processes, and ethical reasoning regarding fund allocation (Taherdoost, 2021). Where accessible, document reviews of personal financial records, transaction histories, or budget logs are used to triangulate and support findings. This multi-source approach enables a more comprehensive and accurate analysis of behaviours and their alignment with Islamic values.

To ensure the validity of qualitative data (Miles, M. B., & Huberman, 1994), the study applies several strategies: 1) Triangulation by cross-verifying data from interviews,



observations, and document analysis; 2) Member checking, in which interview summaries and interpretations are reconfirmed with informants to validate accuracy and meaning; and 3) Peer debriefing, through consultation with Islamic finance and forensic accounting experts, to test the credibility and neutrality of interpretations.

These steps are crucial for reinforcing the trustworthiness of findings and minimising subjective bias. By focusing on real-life behaviour and applying rigorous validation, this research design not only identifies financial manipulation patterns but also assesses how Islamic Behavioural Accounting (IBA) values are applied or neglected in daily practice. The findings offer practical insights for promoting syariah-aligned financial behaviour and accountability among hobbyists.

### **Scope/Object**

This study focuses on the financial management of the 1:87 diecast hobby among collectors who are actively involved in the Facebook group "*INDONESIAN 87 SCALE MODEL*," with a particular emphasis on the group administrators. The selection of this scope is based on the administrators' influential role in shaping group norms, behaviors, and transactions related to the diecast hobby. As key figures in the community, admins often set examples for ethical or unethical practices in managing hobby-related finances, making them ideal subjects for exploring potential risks of financial mismanagement or manipulation.

The study investigates how these individuals allocate, justify, and manage funds for their hobby, while assessing their adherence to principles of transparency and Islamic Behavioral Accounting (Maghfuroh et al., 2024). By focusing on this specific group, the research aims to capture both the collective and individual financial behaviors within a niche but representative subset of the diecast collector community. This targeted approach provides actionable insights into fostering ethical financial practices aligned with syariah principles in hobby-related financial management.

### **Materials and Tools**

The study utilizes primary data collected through in-depth interviews with 1:87 diecast collectors, focusing on their purchasing behaviors, transparency in financial management, and potential methods employed to obscure hobby-related expenditures from family members. These interviews aim to uncover patterns, motivations, and strategies that may lead to financial manipulation, providing insights into the modus operandi employed by collectors. To complement the interviews, the research will also collect relevant financial records, transaction histories, and documented communications (e.g., group chats or marketplace activities) that shed light on the collectors' decision-making processes (Kostović & Gligorić, 2015). These materials and

tools collectively form the foundation for analyzing financial management practices, identifying risks of manipulation, and exploring how principles of Islamic Behavioral Accounting can guide more ethical behavior in hobby-related financial practices.

### **Data Analysis Techniques (Enhanced Clarity on Forensic Accounting)**

This study utilises thematic analysis as its primary technique (Lochmiller, 2021) to identify behavioural patterns related to financial manipulation among diecast collectors. Interview transcripts and field notes are coded inductively to extract key themes such as: decision-making motivations, strategies for concealing hobby-related expenditures, and the perceived ethical implications of such actions. This approach enables the researcher to construct a narrative around financial behaviour that is deeply embedded in the personal and social contexts of hobby consumption.

To complement this, the study integrates (Hanna et al., 2012) forensic accounting techniques within the qualitative analysis framework, not as a quantitative audit, but as a conceptual tool for examining financial behaviour. Specifically, forensic indicators such as inconsistencies between reported and actual spending, undisclosed financial allocations, and patterns of fund diversion are analysed through qualitative cues obtained during interviews and document reviews. These cues include verbal justifications for spending, discrepancies in anecdotal accounts, or contradictions between stated budgets and observed transactions. For example, when participants rationalise excessive hobby spending while expressing concerns about unmet financial obligations, such contradictions are interpreted as potential red flags in line with forensic audit logic (Elsayed, 2017).

By integrating thematic interpretation with forensic reasoning, the analysis uncovers not only what financial decisions are made, but also how and why individuals may consciously or unconsciously engage in financial misrepresentation. Furthermore, findings are assessed through the ethical lens of Islamic Behavioural Accounting (IBA) to evaluate whether the behaviours align with Shariah values such as *sidiq* (truthfulness), *amanah* (trust), and *israf* (moderation). This hybrid approach strengthens the validity of the findings and enhances their practical relevance for developing accountability in personal financial practices within Islamic ethical boundaries.

## **Results and Discussion**

### **Risk of Fund Manipulation in Financial Management for 1:87 Scale Diecast Hobbies**

An in-depth interview with the administrator of the Facebook group *Indonesian 87 Scale Model Community* revealed that financial management for the hobby of collecting diecast models is often marked by dishonesty, although some collectors are transparent about their expenditures. This dishonesty is particularly evident in financial interactions

within families, where many collectors tend to conceal the actual costs of their purchases. For example, some collectors reported significantly understating the price of their diecast models to avoid potential conflicts, such as claiming a purchase cost of only 200,000 IDR for a model that was worth over 2 million IDR. Such practices highlight a gap in financial transparency, posing risks to familial trust. This phenomenon suggests that the manipulation of funds in the context of diecast collecting is not merely an individual issue but also relates to social dynamics and family values. Therefore, it is essential to develop approaches that prioritise transparency and honesty in financial management to maintain personal relationships and uphold ethical values.

Additionally, some diecast collectors argue that they have fulfilled their primary obligations, such as household and kitchen needs, and therefore feel no need to disclose the details of their hobby-related expenditures. Some even choose to hide their collections at work or entrust them to fellow collectors to avoid discussions with their families. These practices suggest the manipulation of funds in family financial management, which could potentially contradict the principles of honesty (*sidq*) and responsibility (*amanah*) in Islam (Rianto & Olivia, 2020). This dishonesty not only risks undermining trust within family relationships but also creates inequality in the sharing of household finances, which should be managed with full transparency. Therefore, the importance of approaches based on Islamic Behavioral Accounting and forensic accounting becomes increasingly apparent to promote transparency, accountability, and more ethical fund management in the context of hobbies, reducing the risk of manipulation that could harm social and spiritual relationships in the long term.

#### **Logical interpretation of the findings based on Islamic Behavioural Accounting and Forensic Accounting Theories**

The logical interpretation of the findings through the lens of Islamic Behavioural Accounting (IBA) and forensic accounting theory reveals that financial management in the context of 1:87 diecast collecting frequently involves intentional concealment, especially in familial financial interactions. Forensic cues—such as price misreporting, hidden transactions, or expenditure rationalisation—reflect patterns of fund manipulation commonly found in forensic investigations. For example, participants admitting to reporting a model worth IDR 2 million as IDR 200,000 to avoid conflict illustrates both intentional misstatement and behavioural rationalisation, which aligns with classic fraud risk indicators (Cressey's fraud triangle).

From an IBA perspective, such behaviours directly contradict the values of *sidq* (truthfulness) and *amanah* (trust). According to IBA, financial decisions are not only evaluated by their legality, but also by their moral transparency and social fairness. Concealing financial actions within family settings breaches this ethical obligation,

risking both spiritual accountability and relational harmony. IBA views the household not merely as a private domain, but as a micro-ummah where justice and transparency in fund management reflect one's integrity before God (*muraqabah*) and society (*maslahah*). Thus, concealing hobby-related expenses—even when primary needs are claimed to be met—represents a failure to uphold financial trust.

Furthermore, some collectors justify non-disclosure by arguing that they fulfil core obligations (e.g., household or food expenses). However, IBA encourages not only fulfilment of obligations but also ethical intention (*niyyah*), fairness (*'adl*), and moderation (*wasatiyyah*) in all forms of spending. Practices such as storing diecasts at a friend's house or office to avoid scrutiny indicate a behavioural pattern of deception, which IBA considers as an ethical breach regardless of financial sufficiency. In this light, IBA plays a critical role not only in defining ethical financial conduct but also in shaping the inner consciousness (*taqwa*) that discourages manipulative practices even when no external control exists.

In conclusion, the integration of forensic accounting and IBA in interpreting these findings reveals that fund misappropriation in hobby-related contexts is not merely a technical issue, but a deeply ethical one. The combination of investigative analysis and Islamic value-based correction presents a holistic approach to understanding and addressing financial dishonesty in lifestyle practices, fostering more accountable, spiritually guided, and transparent behaviour.

### Unique Findings

The unique finding of this study lies in the application of forensic accounting tools to a non-conventional domain: fund management for diecast collecting hobbies. The analysis reveals significant patterns of financial manipulation, even among collectors who outwardly claim honesty in their hobby-related expenditures. Through forensic indicators—such as misreporting purchase values and concealing acquisition details—the study uncovers behavioural tendencies to obscure financial reality. For example, some collectors reported acquiring heavy equipment diecast models for IDR 200,000, while the actual price exceeds IDR 2 million. This pattern of underreporting, when repeated over time, creates systemic opacity in household financial management, weakening trust between spouses and family members and reducing financial accountability in shared economic responsibilities.

From the perspective of Islamic Behavioural Accounting (IBA), such behaviour not only breaches the ethical values of *sidq* (truthfulness) and *amanah* (responsibility), but also demonstrates a failure to embody the principle of *israf* (moderation), especially when hobby spending interferes with communal welfare. While these actions may appear trivial, if normalised, they can erode the ethical consciousness (*taqwa*) that

underpins Islamic financial responsibility. In the long term, such patterns of mismanagement may lead to financial instability, marital conflict, emotional distance due to hidden consumption, and spiritual decline due to repeated ethical transgressions.

Moreover, the normalisation of such behaviour in hobbyist communities may influence others to adopt similar justifications for concealment, potentially forming a culture of tolerated misrepresentation. This not only weakens the individual's integrity but also undermines broader efforts to cultivate a Shariah-compliant lifestyle economy. Therefore, this study highlights the urgent need for greater awareness among hobbyists regarding the ethical implications of their financial behaviour. It calls for the integration of forensic accounting vigilance with the corrective and preventive ethos of IBA, to promote transparency, balance, and moral responsibility in managing lifestyle-related financial activities. This combined approach offers a valuable contribution to personal financial governance, particularly within the context of hobbies that may otherwise escape ethical scrutiny.

### **Recommendations**

Based on the findings of this study, several recommendations can be made for individuals and communities to manage funds for their hobbies by Sharia principles. Firstly, collectors need to adopt the principle of transparency in personal financial management, including when purchasing collectible items. This can be achieved by honestly disclosing the actual prices and expenses to their families, ensuring that hobby purchases do not sacrifice essential family financial needs, such as basic necessities and children's education. By adhering to the principles of honesty (*sidiq*) and responsibility (*amanah*), collectors can avoid potential conflicts in family relationships and maintain financial balance. Additionally, collector communities can raise awareness about the importance of Sharia-compliant financial management through education and regular discussions on ethics in hobby-related financial practices. This would enable the community to foster more responsible and fair financial behavior.

### **Suggestions for Further Research**

This study opens opportunities for further research to analyze other types of hobbies that may also involve fund manipulation, such as collecting technology gadgets or antiques, and how the management of funds for these hobbies could be influenced by Islamic Behavioral Accounting values. Future research could develop a more comprehensive forensic accounting model that not only focuses on detecting fund manipulation but also on prevention by integrating Sharia principles into individual financial behaviors. By involving a broader range of hobby groups, this research could provide a deeper understanding of how financial behavior in the context of hobbies can

align with Islamic ethics and principles, contributing to the creation of a healthier and more sustainable financial culture.

By applying Sharia principles to the management of hobby-related finances and encouraging further research, it is possible to develop a financial management model that is fair, transparent, and aligned with the values upheld in Islam. This approach can reduce the potential for financial deviations, strengthen social relationships within families and communities, and contribute to a more ethical and responsible financial culture.

## Conclusion

### Summary of Findings

This study identifies that collectors of 1:87 scale diecast models often engage in financial manipulation related to their hobby, with patterns of dishonesty regarding their expenses when communicating with their families. Some collectors report downplaying the price of their diecast purchases to avoid conflict or hide their collections at work or with fellow collectors. These findings suggest a disconnect between financial behaviour and the principles of transparency and accountability in family financial management. From the perspective of Islamic Behavioral Accounting (IBA), such practices conflict with Islamic values such as honesty (*sidq*), responsibility (*amanah*), and fair financial management. Forensic accounting plays a critical role in detecting these financial manipulation patterns, with techniques capable of uncovering non-transparent financial practices that may undermine social and family relationships.

### Implications

The practical implications of this study highlight the importance of transparent and ethically guided financial practices among diecast collectors, particularly in managing hobby-related expenditures. In line with Islamic principles, collectors are encouraged to avoid concealing hobby purchases from their families, and instead, to prioritise accountability and honesty in personal financial management. The application of Islamic Behavioural Accounting (IBA) principles offers a preventive ethical framework that promotes balance between personal interests and familial obligations, fostering responsible spending grounded in *sidq* (truthfulness) and *amanah* (trustworthiness). Moreover, educational initiatives targeting collector communities can reinforce awareness of Shariah-compliant financial practices, reducing the risk of manipulative behaviours that may damage social relationships and spiritual integrity.

In terms of theoretical contribution, this study extends the literature on forensic accounting by demonstrating its applicability beyond corporate and institutional settings into the realm of lifestyle-driven personal finance, an area that has received limited

academic attention. Simultaneously, the research advances the development of Islamic Behavioural Accounting by operationalising its principles in the context of non-formal consumption behaviours, such as hobby-related expenditures. Previous studies have primarily focused on IBA in organisational or philanthropic contexts; this study offers a new perspective by applying it to everyday ethical dilemmas in personal finance. Thus, the integration of forensic techniques with IBA values not only enriches the academic discourse but also provides a conceptual basis for future investigations into ethical financial behaviour at the individual level, particularly within Muslim societies.

### Limitations and Suggestions

This study has several limitations that must be acknowledged. First, the number of respondents was limited, and all participants were drawn from the "INDONESIAN 87 SCALE MODEL" Facebook group, which may affect the generalisability of the findings. Therefore, the financial behaviours observed may not fully reflect those of collectors from other communities or different socioeconomic backgrounds. Second, the study focuses solely on diecast collecting as a hobby, and although relevant insights were obtained, the findings may not capture similar patterns in hobbies such as antique collecting, high-end technology purchasing, or fashion-related consumption.

In addition, this study may be subject to certain research biases, particularly in terms of self-reporting and social desirability. Respondents may have underreported or justified certain behaviours to appear more ethical, thus influencing the interpretation of financial manipulation patterns. Moreover, as a qualitative study, the researcher's subjectivity in interpreting narratives could introduce interpretive bias, even though triangulation and member checking were applied to minimise this risk.

Future research may continue utilizing qualitative approaches, focusing on comparative case studies across different hobby communities or applying ethnographic and phenomenological methods to explore deeper ethical justifications behind financial behaviour. A longitudinal qualitative study may also provide insights into how collectors' ethical awareness and financial transparency evolve. Such approaches can further strengthen the development of Islamic Behavioural Accounting (IBA) as a conceptual framework for understanding personal financial practices in informal, lifestyle-driven contexts.

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