INHERITANCE MANAGEMENT: EXPLORING CHALLENGES AND THE ACCEPTANCE OF BLOCKCHAIN TECHNOLOGY

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Abstract
Effective inheritance management is essential to ensure the fair and timely distribution of a deceased person's estate, including real estate, financial assets, and other properties, to rightful heirs. In Malaysia, inheritance administration is governed by different institutional frameworks involving the High Court, the Small Estate Distribution Section, and Amanah Raya Berhad, which have contributed to persistent challenges such as procedural delays, jurisdictional overlaps, limited inter-agency integration, human resource constraints, and inefficient systems. These challenges have resulted in prolonged estate settlement and reduced public confidence in inheritance administration. This study aims to explore the current challenges in inheritance management in Malaysia and to examine stakeholders' acceptance of blockchain technology as a potential solution. Adopting a qualitative research design, the study employed purposive sampling to select four key stakeholders with extensive experience in inheritance management. Data were collected through semi-structured interviews conducted both online and face-to-face and were analysed using thematic analysis supported by ATLAS.ti software. The findings reveal that inheritance management in Malaysia is hindered by overlapping jurisdictions between civil and Shariah institutions, weak data integration across administrative agencies, insufficient officers, and inefficient systems. Stakeholders perceive blockchain technology as a promising tool to address these challenges by enhancing efficiency, transparency, data integrity, and inter-agency coordination. Features such as immutable records, decentralized data sharing, and potential automation through smart contracts were viewed as particularly relevant for improving inheritance administration. However, concerns related to system integration, digital accessibility, governance, and dispute resolution remain critical considerations for implementation. This study contributes empirical insights into the application of blockchain within a dual legal and Shariah-based inheritance system and provides practical implications for policymakers seeking to modernize inheritance management through blockchain technology.

Keywords: *Blockchain, Technology, Inheritance, Management, Estate.*

INTRODUCTION

Inheritance refers to the totality of assets left by a deceased individual that are legally transferable to rightful heirs in accordance with applicable laws, religious principles, or testamentary instruments. These assets may include immovable property, financial instruments, cash holdings, business interests, and other valuable possessions. Effective inheritance management is essential to ensure that the estate is administered systematically, liabilities such as debts and obligations are settled promptly, and the remaining assets are distributed fairly and efficiently among eligible beneficiaries. When managed efficiently, inherited property can be preserved, maintained, and optimally utilised, thereby safeguarding its value and enabling long-term socio-economic benefits for heirs and the wider community.

Conversely, ineffective inheritance management often results in prolonged delays, asset depreciation, legal disputes, and familial conflict. Administrative inefficiencies, lack of transparency, and fragmented record-keeping frequently contribute to unresolved estates, which may remain frozen for extended periods. From a governance and sustainability perspective, ineffective inheritance administration not only undermines the welfare of heirs but also disrupts wealth circulation, exacerbates social inequality, and weakens public trust in institutional mechanisms responsible for estate distribution. These issues highlight the urgent need for more efficient, transparent, and accountable inheritance management systems.

In the Malaysian context, inheritance management is particularly critical due to its direct implications for economic resilience, social stability, and Shariah compliance. Despite its importance, the existing system continues to face persistent structural and procedural challenges, including bureaucratic complexity, jurisdictional fragmentation, prolonged case resolution, and disputes among heirs. The administration of inheritance estates is divided among several institutions, namely the High Court, Amanah Raya Berhad (ARB), and the Small Estate Distribution Section, based on asset type and value. While this multi-agency framework is intended to ensure legal clarity, in practice, it often results in overlapping jurisdictions, inconsistent documentation requirements, and procedural ambiguity, thereby contributing to a growing backlog of unresolved inheritance cases nationwide.

The persistence of these challenges has motivated increasing scholarly and policy attention toward the role of digital technologies in reforming inheritance administration. However, most existing studies remain conceptual, focusing on legal principles, administrative procedures, or theoretical discussions of digital governance, with limited empirical investigation into technology-driven solutions that are both legally viable and Shariah-compliant. In particular, there is a notable lack of empirical research examining how emerging technologies may be operationalised within Malaysia's dual legal system and how such technologies are perceived by practitioners directly involved in inheritance management.

Thus, blockchain technology has emerged as a promising innovation with the potential to address longstanding inefficiencies in inheritance management. Blockchain is a decentralised digital ledger system that enables secure, immutable, and transparent record-keeping, thereby reducing the risks of data manipulation, loss of records, and information asymmetry. Its decentralised architecture allows multiple stakeholders to access verified information in real time, while its traceability and auditability features support accountability and procedural integrity. These characteristics position blockchain as a potentially suitable technological tool for inheritance management, particularly in enhancing transparency, efficiency, and trust among heirs, administrators, and legal institutions, while also supporting compliance with Shariah principles of fairness, accuracy, and justice.

Motivated by the increasing number of unresolved small estate cases in Malaysia and the absence of empirically grounded evidence on blockchain adoption in this domain, this study is situated within the broader agenda of Malaysia's Fourth Industrial Revolution (4IR)

Policy, which emphasises digital transformation in public administration and legal services. Small estates, defined as inheritance valued at RM5 million or less, constitute a substantial proportion of inheritance cases and are disproportionately affected by administrative delays and procedural inefficiencies. Despite their prevalence, technological innovation in managing small estates remains underexplored, particularly from the perspective of key institutional and legal stakeholders.

The motivation of this research lies in bridging the gap between technological potential and practical implementation by grounding the analysis in the lived experiences, professional judgments, and institutional realities of practitioners directly involved in inheritance administration. This study contributes to the literature by providing empirically grounded insights into the persistent challenges of inheritance management in Malaysia and by extending the understanding of blockchain adoption within a dual legal and Shariah-compliant context. By foregrounding the perspectives of key institutional and legal stakeholders, the study moves beyond conceptual and doctrinal analyses to reveal how administrative fragmentation, procedural inefficiencies, and trust-related concerns shape inheritance management practices, particularly in small estate cases.

Furthermore, the study advances the discourse on digital governance by examining blockchain acceptance through stakeholders' evaluations of its perceived usefulness and ease of use, thereby establishing a clear analytical link between identified management challenges and the proposed technological solution. In doing so, the findings directly inform the subsequent Findings and Discussion sections by demonstrating how blockchain features align with, and potentially mitigate, the structural and operational issues observed in current inheritance administration, offering practical implications for policy reform and future system implementation. Accordingly, this study aims to: (i) explore the current challenges in inheritance management in Malaysia and (ii) examine how the acceptance of blockchain technology in inheritance management.

LITERATURE REVIEW
Inheritance Management

Inheritance management in Malaysia operates within a complex legal and institutional framework that classifies estates into three principal categories: large, small, and simple estates that are administered by distinct authorities. Large estates fall under the jurisdiction of the High Court, small estates are administered by the Small Estates Distribution Section, and simple estates are managed by Amanah Raya Berhad. This classification is primarily determined by the value of the estate, the nature of the assets involved, and the applicable statutory provisions. As a result, the procedures governing estate administration vary considerably, contributing to differences in processing time, documentation requirements, and institutional oversight.

Inheritance encompasses all movable and immovable assets left by a deceased individual, including land, buildings, financial assets, business interests, and personal belongings, which are subsequently transferred to rightful heirs. From a legal standpoint, estates are further categorised into testate and intestate estates. A testate estate arises when the deceased leaves a valid will, requiring the appointed executor to obtain a grant of probate from the High Court. In contrast, an intestate estate occurs in the absence of a will, necessitating the issuance of a letter of administration by the relevant authority, namely the High Court, Amanah Raya Berhad, or the Small Estates Distribution Section, depending on the estate's value and composition.

For estates exceeding RM5 million, administration is undertaken by the High Court in accordance with the Probate and Administration Act 1959. Estates valued at RM5 million or below are generally managed by the Small Estates Distribution Section under the Small Estates (Distribution) Act 1955, covering both movable and immovable assets. Amanah Raya Berhad plays a complementary role, particularly in managing simple estates and acting as a trustee or administrator where applicable. While this multi-tiered institutional structure is designed to ensure procedural order and legal certainty, existing studies

indicate that it often results in jurisdictional overlaps, fragmented responsibilities, and administrative delays, particularly when estates involve multiple asset types or disputed claims.

In the context of Muslim inheritance, estate administration is further complicated by the interaction between civil law and Islamic law. Although the Shariah Court does not directly administer inheritance estates, it plays a crucial supporting role by determining matters related to heir verification, faraid entitlement, hibah, and jointly acquired property. The need to engage both civil and Shariah institutions frequently prolongs the inheritance process, particularly when documentation is incomplete or when disputes arise among heirs. Scholars have noted that the absence of a unified legislative framework specifically addressing frozen or unclaimed estates exacerbates these challenges, leading to prolonged asset immobilisation and unresolved inheritance cases (Laili et al., 2024).

Beyond legal and institutional complexities, the literature identifies several socio-cultural and awareness-related challenges affecting inheritance management among the Muslim community in Malaysia. A prevalent misconception persists that faraid distribution will occur automatically upon death without the need for proactive estate planning or administrative intervention. This misunderstanding has significantly contributed to the accumulation of unclaimed and frozen estates, with estimates indicating a substantial increase in their total value over time, rising from approximately RM40 billion in 2009 to RM66 billion in 2016 (Shafie et al., 2015; Shafie et al., 2017). Limited public awareness regarding inheritance procedures and the roles of relevant agencies further compounds these issues.

Several auxiliary institutions are also involved in the inheritance management process, including the National Registration Department (JPN), which issues death certificates, and the Road Transport Department Malaysia (JPJ), which facilitates the transfer of vehicle ownership. However, studies suggest that many heirs lack sufficient understanding of the functions and procedural requirements of these agencies, leading to incomplete applications, repeated submissions, and prolonged case resolution (Hasbullah et al., 2021). This fragmentation of administrative responsibilities underscores the broader governance challenges inherent in Malaysia's inheritance management system.

Therefore, the existing literature indicates that although Malaysia has established a relatively comprehensive legal and institutional framework for inheritance administration, its practical implementation remains constrained by procedural complexity, institutional fragmentation, limited public awareness, and the absence of integrated administrative mechanisms. These structural weaknesses directly undermine efficiency, transparency, and public trust in inheritance management processes. This study provides a critical foundation as it highlights the limitations of conventional inheritance management structures and underscores the need to explore innovative, technology-enabled solutions. Thus, this study examine how blockchain technology as a potential mechanism capable of addressing these persistent challenges and enhancing the effectiveness of inheritance management in Malaysia.

Core Elements of Blockchain Technology
Blockchain technology is widely recognised as a decentralised and distributed digital ledger system that enables secure, transparent, and verifiable recording of transactions. Initially introduced by Satoshi Nakamoto in 2008 as the foundational technology underpinning Bitcoin, blockchain has since evolved beyond cryptocurrency applications and gained traction across diverse sectors, including supply chain management, healthcare, banking, public administration, and legal services (Six et al., 2022). Its increasing adoption has stimulated scholarly interest in examining its structural characteristics and potential applicability to complex administrative processes, including inheritance and estate management.

At its core, a blockchain consists of a sequence of blocks, each containing a set of validated transactions or data entries. These blocks are cryptographically linked to one

another through hash functions, forming a chronological and tamper-resistant chain. Once a block is verified and appended to the chain, its contents become computationally infeasible to alter without modifying all subsequent blocks, thereby ensuring data integrity and permanence. Blockchain networks may be designed as permissionless (public) systems, which allow unrestricted participation, or as permissioned (private or consortium-based) systems, in which access and validation rights are restricted to authorised entities. For inheritance management, permissioned blockchain architectures are often regarded as more appropriate, as they allow regulatory oversight, role-based access control, and compliance with legal and institutional requirements.

One of the defining features of blockchain technology is decentralisation. Unlike conventional information systems that rely on a central authority to manage and validate records, blockchain distributes control across multiple participating nodes. Each node maintains a copy of the ledger, and any update to the system requires consensus among network participants. This decentralised structure reduces dependence on a single institution, mitigates the risks of data manipulation or unilateral decision-making, and enhances coordination among stakeholders (Hoffman et al., 2020). In the context of inheritance management, decentralisation offers a mechanism to address institutional fragmentation by enabling multiple agencies, legal practitioners, and authorised stakeholders to access and verify consistent and synchronised records in real time.

Immutability represents another critical element of blockchain technology. Once information is recorded on the blockchain and validated through consensus mechanisms, it becomes permanent and resistant to alteration. This immutability is achieved through cryptographic hashing, whereby any modification to a block's contents would change its hash value and invalidate the entire chain (Makridakis & Christodoulou, 2019). From an inheritance management perspective, immutability is particularly valuable in safeguarding records related to wills, asset ownership, heir verification, and distribution decisions. Immutable records reduce the likelihood of fraudulent claims, document tampering, and retrospective disputes, while also providing a reliable evidentiary trail for legal and administrative scrutiny.

Closely associated with immutability is blockchain's capacity to enhance transparency and auditability. All validated transactions are recorded on a shared ledger that is accessible to authorised participants within the network. This visibility allows stakeholders to trace the complete history of transactions, conduct independent verification, and monitor the progress of administrative processes without relying solely on intermediaries (Six et al., 2022). In inheritance administration, transparency is particularly significant, as disputes frequently arise due to information asymmetry, unclear documentation, or perceived unfairness in distribution. Blockchain-enabled transparency can provide beneficiaries with timely and accurate visibility into asset valuation, transfer status, and procedural compliance, thereby fostering trust and reducing conflict among heirs.

Security is another fundamental component of blockchain technology, underpinned by advanced cryptographic techniques and distributed validation mechanisms. Blockchain systems employ public–private key cryptography to authenticate users and secure transactions, ensuring that only authorised parties can initiate or approve sensitive actions (Zhang et al., 2019). Additionally, the decentralised nature of the network enhances resilience against single points of failure and certain categories of cyberattacks. In the context of inheritance management, where sensitive information such as wills, beneficiary identities, and asset records must be protected, blockchain offers a robust security framework. Sensitive data may be encrypted, stored off-chain, or accessed through controlled permissions, thereby balancing confidentiality with transparency.

Collectively, the decentralisation, immutability, transparency, and security features of blockchain technology position it as a potentially transformative tool for inheritance management. By replacing fragmented, paper-based, and institutionally siloed systems with a shared, secure, and verifiable digital infrastructure, blockchain has the capacity to enhance

administrative efficiency, strengthen trust among stakeholders, and support compliance with legal and Shariah principles. Nevertheless, despite its theoretical advantages, the practical adoption of blockchain in inheritance management remains underdeveloped, particularly within jurisdictions characterised by complex legal pluralism such as Malaysia.

Nonetheless, the literature also acknowledges several limitations associated with blockchain implementation, including scalability constraints, interoperability challenges with the systems, governance uncertainties, and varying levels of digital readiness, which necessitate careful consideration when evaluating its applicability to inheritance management. This underscores the importance of empirically examining stakeholder acceptance and perceived value of blockchain technology in addressing the structural and operational challenges identified in existing inheritance management systems.

METHODOLOGY

This study adopts a qualitative research design to explore the challenges of inheritance management in Malaysia and to examine stakeholder acceptance of blockchain technology as a potential solution. A qualitative approach is particularly appropriate for this study as it enables an in-depth understanding of complex administrative, legal, and technological issues through the lived experiences and professional perspectives of individuals directly involved in inheritance management. Consistent with Merriam and Tisdell (2016), this study seeks to generate rich, contextualised insights rather than generalisable statistical outcomes.

A purposive sampling strategy was employed to select participants who possess substantial expertise and direct involvement in inheritance management. Four respondents were selected based on predefined criteria, which included having more than ten years of professional experience in inheritance management and being actively engaged in legal, administrative, or institutional roles related to estate distribution. Although the study involved four expert participants, this sample size is methodologically adequate for qualitative research of this nature, where the objective is to capture deep, experience-based insights rather than statistical generalisation. Given the highly specialised expertise of the respondents, thematic patterns emerged consistently across interviews, indicating that saturation was sufficiently achieved within this expert-driven context.This sampling approach ensured that the data collected reflected informed, experience-based perspectives relevant to the study objectives.

Data were collected through semi-structured interviews, conducted both online and face-to-face, depending on participant availability and logistical considerations. The use of semi-structured interviews allowed flexibility in probing emerging issues while maintaining consistency across interviews through a guiding interview protocol. This approach facilitated the exploration of participants' experiences with existing inheritance management processes, perceived challenges, and views on the potential usefulness and feasibility of blockchain technology in addressing those challenges. All interviews were audio-recorded with participants' consent to ensure accuracy and reliability during the data analysis process.

Following data collection, the interview recordings were transcribed verbatim. The transcripts were then imported into ATLAS.ti software to support systematic data management and analysis. A thematic analysis approach was employed to identify, analyse, and interpret recurring patterns within the data. The analysis involved multiple stages, beginning with familiarisation with the data, followed by open coding to capture meaningful segments of text. These codes were subsequently grouped into broader themes and sub-themes that reflected key challenges in inheritance management and how the acceptance of blockchain technology.

Throughout the analysis, constant comparison was applied to examine relationships between themes and to ensure consistency across participants' narratives. This iterative process enabled the identification of convergent and divergent viewpoints among stakeholders and strengthened the analytical depth of the findings. The resulting themes

form the basis of the Findings and Discussion sections, where challenges in inheritance administration are systematically linked to stakeholders' acceptance of blockchain technology as a potential mechanism for enhancing efficiency, transparency, and governance in inheritance management.

Overall, this methodological approach provides a robust qualitative foundation for understanding both the structural limitations of current inheritance management practices and the practical considerations influencing the acceptance of blockchain technology within Malaysia's institutional and legal context.

RESEARCH FINDINGS & DISCUSSIONS
The Challenges in Managing Inheritance in Malaysia

The findings reveal that inheritance management in Malaysia is characterised by persistent structural, administrative, and technological challenges, despite the existence of clearly defined institutional jurisdictions. In practice, the management of inheritance distribution involves three primary administrative bodies: the High Court, the Small Estate Distribution Section under the Department of Director General of Lands and Mines (JKPTG), and Amanah Raya Berhad (ARB) that are assigned based on the nature and value of the estate.

Although this division of responsibility is legally established, the findings indicate that operational inefficiencies continue to undermine effective estate administration, consistent with earlier studies highlighting jurisdictional ambiguity, weak inter-agency coordination, limited human resources, and outdated technological systems (Hasbullah et al., 2021; Laili et al., 2024). Figure 1 illustrates the findings related to the challenges in managing inheritance.
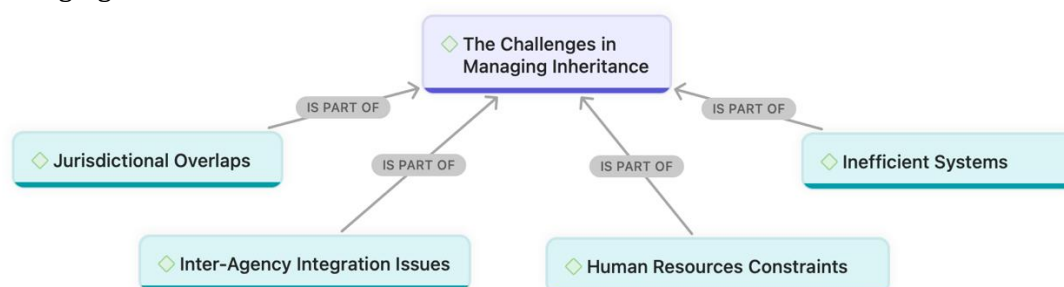

Figure 1: **Challenges in Managing Inheritance**

Jurisdictional Overlaps

A dominant theme emerging from the data is jurisdictional overlap arising from Malaysia's dual legal system and federal–state governance structure. While estate distribution is administered under federal jurisdiction through agencies such as JKPTG and the High Court, land matters remain under state authority. For Muslim estates, additional procedural requirements necessitate involvement of the Shariah Court for matters such as heir verification, faraid certification, hibah confirmation, and will validation.

However, the Shariah Court does not possess the authority to execute estate distribution, resulting in fragmented workflows and procedural delays. Participant 2 (P2) explained the multiplicity of agencies involved and the lack of clarity experienced by the public:

"We have 3 agencies, people should go to AmanahRaya, but they go to the Estate Distribution Section. The High Court, JKPTG Small Estates Distribution Section, and AmanahRaya, these 3 agencies have jurisdiction to manage estates. And certain positions do not need to come here, directly given. Like a bank with a small amount, they directly give, so there is no need to come here. But it is up to the department or agency" (P2).

Similarly, Participant 1 (P1) highlighted constitutional constraints limiting the Shariah Court's authority:

"The role of the Shariah Court here is to issue a farā'id certificate, verify whether the will is

valid or not and confirm the hibah. But for the distribution of inheritance, it is not possible. The reason is under federalism" (P1).

These jurisdictional boundaries often cause cases to circulate between institutions before any substantive progress is made. Participant 4 (P4) noted that this sequential verification process frequently leads to prolonged case suspension:
"*...everything needs to be verified first at the Shariah High Court, for the declaration of confirmation... it is necessary to appoint an administrator first to settle the joint property claim... the estate administration will be pending*" (P4).

Such findings corroborate prior studies that identify jurisdictional fragmentation as a central impediment to efficient inheritance management, particularly in cases involving Islamic inheritance instruments such as wisayah and faraid (Hassan et al., 2016; Wan Yusoff et al., 2021). Public confusion regarding institutional authority further exacerbates these challenges, as observed by Participant 2:
"*The jurisdictions of these 3 agencies are different, confusing the people. So as of today, people need to submit applications at the right places, and the challenge is getting the right information. Sometimes the citizen is confused*" (P2).

This finding aligns with Hassan et al. (2016) and Wan Yusoff et al. (2021), who similarly observed that fragmented jurisdiction between federal and Shariah institutions contributes to prolonged estate administration. This study reinforces these patterns by demonstrating how overlapping verification requirements continue to delay case resolution. From a technological perspective, these overlaps highlight the need for an integrated system capable of synchronising data across courts and administrative bodies. Consistent with Laili et al. (2024), this study finds that blockchain technology could mitigate jurisdictional inefficiencies by serving as a shared, decentralised ledger linking the High Court, Shariah Court, land offices, and administrative agencies, thereby reducing repetitive verification and manual reconciliation.

Inter-Agency Integration issues
Beyond jurisdictional complexity, the findings underscore serious integration deficiencies among government agencies involved in inheritance administration. The inheritance process relies on data from multiple institutions, including the National Registration Department (JPN), Royal Malaysia Police, Property Valuation Department (JPPH), land offices, and courts. However, these agencies operate largely in silos, with limited real-time data sharing. Participant 2 described the difficulty of accessing vital population and death records:
"*The NRD has information about the population in Malaysia, death or life, marriage or divorce, marriage certificate is on them, death certificate, birth certificate, so far, they blocked, there are difficulties between these agencies, when we do it at the headquarters, because it is confidential information, I think the technology between departments is not widely yet*" (P2).

This lack of integration often results in delays when beneficiaries fail to submit accurate documentation or when agencies are unable to verify whether prior applications have already been lodged. Participant 1 further emphasised the federal–state divide as a major barrier to system integration:
"*It's just a major challenge now, between the states, because land is a state matter, so we're going to have to convince the states to accept the e-land system that we're developing*" (P1).

These findings align with Hassan et al. (2016), who observed that fragmented governance structures prolong inheritance disputes and hinder efficient estate settlement. Blockchain technology is increasingly proposed in the literature as a mechanism to overcome such fragmentation by enabling interoperable, permissioned data sharing while

preserving confidentiality and access control (Faccia & Petratos, 2021). The present findings support this proposition, suggesting that blockchain could facilitate seamless inter-agency integration without requiring institutional restructuring. This result is consistent with Hasbullah et al. (2021), who found that poor inter-agency coordination leads to incomplete applications and repeated submissions. The present findings extend prior literature by showing that the absence of real-time data integration further compounds procedural delays in contemporary inheritance management.

Human Resources Constraints

Furthermore, human resources constraints are also one of the challenges, particularly within the Small Estate Distribution Section, which handles the majority of inheritance cases nationwide. Participant 2 highlighted the operational strain caused by limited staffing:
"With the number of officers we have, it is impossible to clear cases quickly, even if procedures are followed" (P2).

This observation is consistent with the findings of Laili et al. (2024) and Zhi and Husain (2024), who reported that insufficient professional capacity and limited technical expertise significantly undermine the effectiveness of inheritance administration. The present findings further suggest that technological interventions, particularly blockchain-enabled automation, have the potential to alleviate administrative burdens by streamlining verification, documentation, and data reconciliation processes. Extending prior studies, this research highlights how high caseload volumes exacerbate existing capacity constraints, thereby intensifying administrative bottlenecks within the Small Estates Distribution Section and contributing to prolonged delays in estate resolution.

Inefficient Systems

The findings further reveal that inefficient and unstable systems represent a major technological bottleneck. Despite multiple upgrades, existing platforms such as MyeTaPP were described as incapable of supporting current administrative demands. A major concern identified by administrators is the unreliability of current systems when communicating between different government departments, as Participant 1 said,
"The main challenge is because of the system, now that we have an integration between the High Court and JPPH, the main challenge is when the information is sent, sometimes they do not receive it" (P1).

Participant 2 also has this concern:
"This is the seventh version, it has been upgraded a lot, but the system is getting worse... the inheritance system is also integrated with the High Court, with the Valuation Property Department. Systemically, it is still unstable" (P2).

Although the introduction of the MyLand system in July 2024 represents a positive step, the prolonged reliance on outdated systems has already contributed to significant case backlogs. In this context, blockchain is perceived as an alternative due to its decentralised architecture, which ensures permanent data recording and eliminates the risk of information loss once transactions are validated. This finding parallels earlier studies noting persistent system instability and technological gaps in public-sector digital platforms (Hasbullah et al., 2021). This study further contributes by demonstrating that system unreliability directly affects data transmission between agencies, exacerbating ongoing case backlogs.

Acceptance of Blockchain Technology in Inheritance Management

The second theme is the acceptance of blockchain technology as a transformative tool for inheritance management. Overall, participants expressed cautious optimism, particularly regarding blockchain's potential to enhance efficiency, transparency, and system integration.

Figure 2 shows the findings related to the acceptance of blockchain technology in inheritance management.
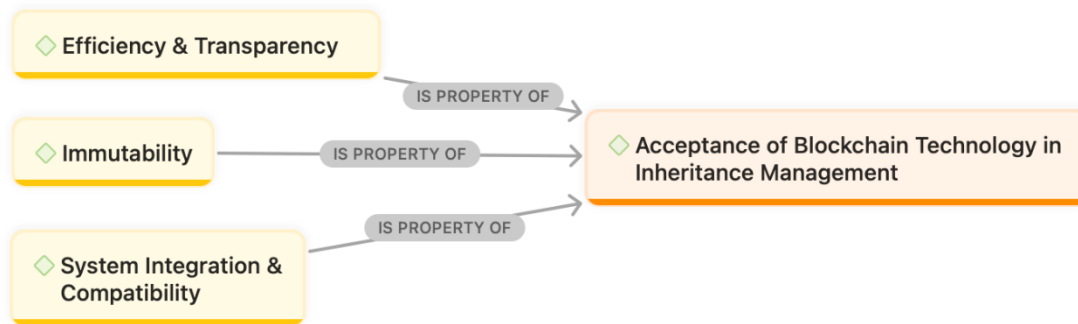

Figure 2: **Acceptance of Blockchain Technology**

Efficiency and Transparency
Stakeholders recognised blockchain's capacity to streamline administrative processes and reduce interpersonal conflict among heirs. Participant 1 noted:
"If there's a blockchain system that can pull it straight into the system, it's great" (P1).

These perceptions are consistent with prior studies demonstrating that blockchain technology and smart contracts can automate inheritance execution, reduce human error, and accelerate asset distribution processes (Rudro et al., 2025; Anuar et al., 2023). This study also acknowledge several implementation challenges, including scalability constraints, variations in digital literacy, system interoperability with existing administrative frameworks, and the need for effective dispute resolution mechanisms to address the irreversible nature of blockchain records. The present findings extend earlier research by providing empirical evidence of strong stakeholder confidence in blockchain's potential to enhance procedural efficiency, transparency, and clarity in inheritance management, while simultaneously underscoring the importance of addressing these structural and socio-technical barriers to ensure inclusive and sustainable adoption.

Immutability
Immutability emerged as a particularly valued feature for legal clarity. Participant 4 observed:
"If records are permanent and cannot be altered, it becomes easier to prove ownership and avoid arguments among beneficiaries" (P4).

This finding reinforces existing literature that identifies blockchain's immutable ledger as a critical mechanism for enhancing trust, evidentiary reliability, and auditability in legal and administrative processes (Radanović & Likić, 2018; Hernando-Corrochano et al., 2025). Prior studies have emphasised the role of immutability in preventing fraud and ensuring the legal integrity of recorded transactions. This study extends these insights by demonstrating strong practitioner confidence in immutable records as an effective means of reducing disputes among heirs and strengthening trust in inheritance administration.

System Integration and Compatibility
Finally, acceptance of blockchain was strongly influenced by its perceived compatibility with existing government systems. Participant 1 stressed the importance of non-disruptive integration:
"I agree that it is possible to integrate by not disrupting the existing system" (P1).

Participant 2 further expressed institutional readiness:
"I agree with your study if we can create blockchain technology between several agencies

involved to make matters easier" (P2).

Participant 3 views blockchain as a beneficial tool if managed correctly:
"I see blockchain is a good platform if we can manage so that we can make it easier for users at the same time we want to implement what is in the law" (P3).

These findings align with Faccia and Petratos (2021), who argue that blockchain adoption in public administration is most viable when implemented as an interoperable layer rather than a replacement system. This findings extend this insight by revealing strong practitioner preference for integration without replacing current government systems, highlighting institutional readiness.

CONCLUSION
This study demonstrates that blockchain technology holds significant potential to transform inheritance management in Malaysia by addressing challenges related to inefficiency, jurisdictional overlaps, inter-agency integration, human resource constraints, and inefficient systems. Through features such as immutability, transparency, and secure decentralised record-keeping, blockchain can enhance the accuracy, traceability, and trustworthiness of inheritance distribution processes. Stakeholders perceive blockchain as a promising tool to streamline administrative workflows, reduce disputes among heirs, and provide a reliable audit trail, thereby strengthening both legal compliance and public confidence in estate management.

The adoption of blockchain technology can also mitigate jurisdictional ambiguities by creating a unified platform where data from the High Court, Shariah Court, Small Estates Distribution Section, and auxiliary agencies are synchronised, reducing administrative bottlenecks and manual verification processes. Furthermore, smart contracts can automate the execution of inheritance instructions, ensuring that assets are distributed according to the deceased's wishes while minimising human error and delays. The immutable and transparent nature of blockchain records provides a clear, verifiable history of all transactions, which is particularly critical for small estates and cases involving complex legal or Shariah requirements.

Policy implications arising from these findings emphasise the need for a comprehensive and coordinated approach to digital transformation in inheritance management. Policymakers should develop regulatory frameworks that explicitly recognise blockchain-based records and smart contracts, while ensuring alignment with civil and Shariah law. Investment in technological infrastructure and capacity-building is essential to enable seamless integration of blockchain with existing legacy systems, as well as to ensure that beneficiaries and administrative staff can navigate the system effectively. Efforts should also be made to bridge the digital divide, providing accessible platforms and training to ensure inclusive participation for all heirs. Inter-agency collaboration should be strengthened through blockchain-enabled information sharing, which can reduce delays, prevent disputes, and enhance the overall efficiency and transparency of inheritance administration.

In conclusion, blockchain technology represents a transformative opportunity to modernise inheritance management, offering a secure, transparent, and efficient alternative to conventional processes. By addressing structural, administrative, and technological challenges, blockchain can empower beneficiaries, safeguard legacies, and build trust in the estate distribution process. The successful adoption of blockchain supported by clear legal frameworks, effective training, and cross-agency collaboration can set the foundation for a future where inheritance administration is efficient, equitable, and resilient, ultimately enhancing both legal compliance and social confidence in the system. Nonetheless, these conclusions should be interpreted with consideration of the study's limitations, particularly its small expert sample and qualitative scope, which may limit the generalisability of the findings. Future research may therefore explore pilot implementations to assess real-world

feasibility, employ quantitative methods to validate stakeholder acceptance on a larger scale, and further examine governance, interoperability, and user-readiness factors to support broader adoption.

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