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Lessening Legal Fights Over Digital and Physical Unclaimed Assets After Death

"The Role of Digital Wills and Nominee Systems in Preventing Asset Conflicts After Death"

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Abstract

People today own a lot of different kinds of things, both real and digital. These are things like bank accounts, property, intellectual property, and social media accounts. If a person dies without naming beneficiaries, making plans for who will get their property, or setting up a digital inheritance system, their assets often go unclaimed. Heirs, institutions, and state authorities then have to fight over them for a long time. The research "Reducing Legal Battles Over Unclaimed Digital and Physical Assets After Death" examines the underlying factors contributing to inheritance disputes and proposes enduring solutions to mitigate them. The research employs a qualitative methodology, encompassing expert interviews, case studies, and surveys, to assess the public's awareness regarding estate and digital asset planning. It examines how legal issues, ineffective nominee systems, and insufficient public education contribute to the prevalence of inheritance disputes. It also looks at how technology like digital wills, blockchain-based asset management systems, and centralised nominee registration platforms could be used to make sure that ownership is transferred safely and openly after death. The results should show how important it is to have structured estate planning tools that go beyond just passing down property to include digital identities and online assets. The study's goal is to create a complete Digital and Physical Asset Transfer Framework (DPATF) that combines legal, technological, and educational approaches. This framework should help reduce inheritance disputes, protect the rights of beneficiaries, and promote social cohesion. This study ultimately contributes to the development of a contemporary system for managing inheritances capable of addressing the emerging challenges associated with digital asset ownership.

Keywords: Digital inheritance, Asset management, Legal framework, Nominee systems, Estate planning.

1. Introduction

The world is getting more connected and digital, so people today have more than just physical property. These are things like bank accounts, real estate, intellectual property, and digital assets like social media accounts, online subscriptions, and cryptocurrencies. Even though the owner really cares about these assets, it has become harder and harder to take care of them after they die. Your assets could go unclaimed if you don't plan your estate properly, use nominee systems, or set up digital inheritance systems. Families, schools, and the legal system may have long and complicated arguments about this.

Unclaimed assets are not only a legal problem; they are also a social and economic one. Going to court to fight over an inheritance can be very expensive, make heirs feel bad, and slow down the process of giving away the assets. People often disagree because they don't know who owns what, they don't know the law, or because old inheritance laws don't cover digital assets. Most of the time, traditional estate planning only covers things like land and money in the bank. On the other hand, digital assets and online identities are often not safe, which makes things even harder. This study, "Reducing Legal Battles Over Unclaimed Digital and Physical Assets After Death," seeks to examine the underlying causes of inheritance-related disputes and suggest effective resolution strategies.

The study looks at legal frameworks, nominee systems, and new technologies like digital wills and blockchain-based asset management to find ways to make it easier to transfer assets after death. The study also emphasises the significance of educating individuals about estate planning and how proactive measures can prevent complications and facilitate asset management.

This study ultimately helps make a single plan that protects both digital and physical assets, makes it easier and fairer to transfer ownership, and cuts down on legal fights.

1.2 **Problem Statement**

It has become more challenging to manage assets after someone dies in the digital age. Many people leave behind both digital and physical things. Things like houses, bank accounts, and investments are examples of physical assets. Digital assets are things like cryptocurrencies, social media accounts, and subscriptions to online services. In a lot of cases, these assets are still unclaimed or disputed because there aren't any good nominees, the succession plans aren't clear, or the laws for digital inheritance aren't strong enough. Because of this lack of planning, heirs, institutions, and government agencies often end up in lengthy and costly legal battles. Most inheritance laws only cover physical property, which is why digital assets are in a legal grey area. Also, disagreements get worse because most people don't know much about estate planning, digital wills, and nominee systems. These problems cause a lot of issues: families are under a lot of stress, courts are busy with long legal battles, and valuable assets may not be used or managed correctly.

Unclaimed assets will keep causing problems, delaying the transfer of ownership, and wasting resources if there aren't good ways to register nominees, manage digital assets, and make the law clear. We need to come up with plans, frameworks, and tech solutions that can cut down on legal fights, speed up the process of passing on property, and protect the rights of heirs while still taking into account how both physical and digital assets are changing.

1.3 **Importance of the Study**

This research is significant as it may assist in addressing a contemporary issue of the 21st century: the management and transfer of both digital and physical assets post-mortem. As society becomes more digital, old ways of passing down wealth have not kept up. This has caused families to fight over unclaimed assets and stress. This research provides timely and relevant insights into the amalgamation of law, technology, and public awareness to improve the fairness and effectiveness of the inheritance process.

First, the study helps the legal field by showing where current inheritance laws are lacking and how to include digital assets in formal estate planning. It calls for new legal tools like digital wills and nominee registration systems to modernise inheritance practices so that they better reflect how people own things today.

Second, this research is important from a technological point of view because it looks at how new technologies like blockchain-based asset management and centralised nominee databases can help make asset transfers safe, clear, and impossible to change. These technologies can help people manage their assets after they die by making it easier to find out who owns them and who will get them next.

Thirdly, the study is essential for society and the economy because it wants to stop fights over inheritance that often break up families and put too much stress on the courts. It fosters social harmony, safeguards the rights of beneficiaries, and facilitates the effective redistribution of wealth and property through the promotion of proactive estate planning and public education.

Finally, the study is helpful for scholars because it links legal studies, digital technology, and social research. It sets the stage for future interdisciplinary research on digital inheritance, data ethics, and sustainable asset management in the digital age.

This study is critical because it wants to reduce legal disputes and socio-economic inefficiencies while also creating a complete framework, the Digital and Physical Asset Transfer Framework (DPATF), to guide policymakers, lawyers, and individuals towards inheritance management systems that are more open, safe, and fair

1.4 **Research Questions**

• What are the primary reasons why people dispute over digital and physical things that no one claimed after someone died?
• How can systems for digital or nominee inheritance help people avoid ownership disputes?
• What kinds of regulations or technology are (or should be) in place to handle digital and physical assets after someone dies?
• What can we do to get more people to know about digital wills and asset planning so that there are fewer fights?

1.5 **Study's Scope**

This study investigates the difficulties and resolutions related to the administration of digital and physical assets post-mortem, with a specific focus on reducing legal conflicts and improving succession processes. The paper examines the existing legal frameworks, nominee systems, and estate planning processes governing asset transfer, identifying critical shortcomings that result in inheritance disputes. Digital assets such as social media accounts, online financial platforms, and cryptocurrencies are also included. These are typically not covered by traditional inheritance laws.

The research concentrates on the Indian legal and socio-cultural framework, while also examining international practices and case studies to obtain a comprehensive understanding of the topic. The research primarily uses a qualitative methodology, integrating expert interviews, document analysis, and public surveys to gather perspectives from legal experts, financial organisations, and individuals. This method

ensures a comprehensive understanding of the practical, legal, and technological challenges associated with post-mortem asset transfer.

The study does not aim to establish a country-specific legal model; instead, it introduces a conceptual framework, the Digital and Physical Asset Transfer Framework (DPATF), which may be adapted to other legal and technical environments. The scope is limited to the examination of privately-held assets, excluding corporate inheritance and institutional asset succession. In the end, this research wants to give regulators, estate planners, and digital platform developers practical ideas for how to make things more open, cut down on disagreements, and make sure that ownership changes swiftly and fairly in the digital age.

1.6 **The Study's Hypothesis**

This study suggests that combining digital inheritance systems with updated legal frameworks, technological progress, and public awareness will significantly reduce legal disputes related to inheritance and improve the management of both unclaimed digital and physical assets. The assumption is that utilising technologies such as blockchain, smart contracts, and digital wills can enhance transparency, ensure traceable ownership transfers, and minimise fraud in the distribution of assets following an individual's passing.

The findings indicate that the likelihood of unclaimed or disputed assets diminishes considerably when individuals possess a strong understanding of estate planning, nominee registration, and the management of their digital legacy. The core hypothesis suggests that creating a unified Digital and Physical Asset Transfer Framework (DPATF), incorporating secure technology, strong legal regulations, and continuous public awareness, will enhance the efficiency of inheritance processes, protect beneficiaries' rights, and promote sustainable asset management practices across society.

1.7 **Mathematical Summary**

The proposed study examines how legal clarity (L), technological adoption (T), and public awareness (A) serve as crucial independent variables that impact the decrease of inheritance-related legal conflicts (R).
R is a function of L, T, and A.

In this context, (R) represents the rate or number of legal disputes concerning unclaimed assets, while (L) indicates the effectiveness of legal and nominee frameworks. (T) illustrates the effectiveness of digital inheritance technologies such as blockchain, digital wills, and encryption systems in their collaborative functioning. (A) demonstrate the level of public awareness and engagement in estate planning. The model assumes that when L, T, and A increase, R decreases, indicating that improved legal, technological, and social structures all work together to reduce inheritance-related legal conflicts.
This relationship can be expressed as a linear regression function: $R=\alpha-\beta_1 L-\beta_2 T-\beta_3 A+\epsilon$.

The coefficients β_1, β_2, and $\beta_3 > 0$ indicate the relative importance of each component on the outcome, whereas ϵ represents random external factors like cultural influences or unforeseen legal issues. α represents the constant base level of disagreements in the absence of interventions. The predicted outcome is that $\partial R/\partial L<0$, $\partial R/\partial T<0$, and $\partial R/\partial A<0$, suggesting that improvements in legal systems, technology, and

awareness hurt the number of disputes. The premise that a systematic integration of education, technology, and law can reduce inheritance-related conflicts and improve the efficiency, security, and transparency of the asset transfer process is supported by this mathematical framework.

2. REVIEW OF LITERATURE

The rise of digital assets and their legal ramifications after death have sparked increased academic attention. Agarwal & Nath (2025) examine the challenges and opportunities associated with digital inheritance. It is noted that a significant number of individuals fail to prepare for their digital existence, encompassing aspects such as social media, cloud storage, and online subscriptions.

Additionally, it is observed that legislation in numerous countries has not adapted to these evolving circumstances. Lestari (2025) notes that in Indonesia, current national laws (civil codes and Islamic jurisprudence) do not explicitly recognise most digital assets for inheritance purposes, leading to a legal gap and leaving heirs uncertain about how to access these assets (Lestari 2025). Volos (2022) examines the difficulties that digital transformation presents to traditional inheritance theory, arguing that the concept of "heritable assets" needs to be updated to include digital rights, cryptocurrencies, and social media accounts.

A separate body of literature examines technological methods aimed at resolving conflicts related to inheritance, especially in the context of digital assets. Chen et al. (2021) introduce an online will system utilising blockchain and smart contracts, ensuring secure record keeping, automatic implementation of testamentary directives, and public verifiability. This innovation aims to minimise costs, mitigate fraud risk, and eliminate ambiguity (Chen et al. 2021). Similarly, the study "Digital Inheritance in Web3" (Goldston et al. 2023) explores how soul-bound tokens and social recovery mechanisms in blockchain ecosystems can create more defined succession pathways for heirs (Goldston, Chaffer, Osowska & von Goins 2023). In Brazil, studies on "smart wills" or crypto wills have explored the legal validity and effectiveness of wills created using blockchain and innovative contract frameworks, focusing on the challenges they face in meeting established testamentary formalities (Scientia Iuris 2022).

Analyses of nominee systems and succession law reveal the shortcomings of existing legal frameworks. Recent rulings by the Supreme Court in India have clarified that holding the position of a nominee (for shares or bank accounts, for instance) does not inherently confer inheritance rights. Inheritance rights are determined by wills or statutes of succession (Hindustan Times 2023; Times & Mint 2025). Farooqui, Sharma, and Gupta (2022) investigate social media platforms and reveal that many digital assets with emotional and sometimes financial value lack protection under legal frameworks or platform regulations related to inheritance; heirs often face challenges due to limited access credentials, ambiguous terms of service, or insufficient policies (Farooqui, Sharma, & Gupta 2022).

The findings suggest that, despite the existence of legal instruments like nominations, their legal effectiveness is questionable unless they align with clear succession laws and are carefully crafted wills.

3. METHODOLOGY

The study employs a qualitative research technique augmented by technological system analysis to investigate the integration of digital tools and legal frameworks designed to alleviate inheritance-related issues. The methodology combines descriptive and exploratory phases, together with design patterns, to pinpoint flaws in current asset management practices and to suggest an advanced, technology-based inheritance solution. Data was collected from three primary sources: (1) semi-structured interviews with legal experts, estate planners, and IT professionals who specialise in blockchain and digital asset security; (2) surveys given to the general public to find out what they know about and think about digital inheritance systems; and (3) secondary data from legal documents, case studies, and scholarly journals about estate planning, digital rights management, and inheritance law.

The qualitative data collected is subjected to thematic analysis, enabling the identification of enduring challenges, such as inadequate legal clarity, inefficient nomination mechanisms, and restricted public awareness. Survey results will provide quantitative data that will support these findings and confirm the trends that have been found.

The research proposes the development of a conceptual Digital and Physical Asset Transfer Framework (DPATF) that integrates legal and technical solutions to ensure clarity and security in inheritance processes. The framework will have parts that are like those used for innovative recognition systems, such as asset identification, authentication, encryption, and transfer validation. This will make managing inheritance more trustworthy and efficient. Blockchain and other technologies will be employed in a conceptual way to keep records safe.

Digital platforms will make sure that identities are validated and assets are matched, just like the tiered verification method used by the face recognition system. The purpose of putting these modules together is to stop people from mismanaging their assets, committing fraud, and getting into legal trouble. This strategy makes sure that the proposed framework is based on real-world challenges and uses technology to do so. This fits to make the allocation of assets after death more equitable, open, and efficient.

3.1 Population Under Examination

The research population comprises persons who possess, oversee, or are knowledgeable about both digital and physical assets, including bank accounts, real estate, intellectual property, investments, and social media profiles. The study mainly targeted people who are potential asset owners or beneficiaries, since they represent the primary group affected by issues in inheritance management and succession planning. This group includes a wide range of people, such as students, working professionals from both the public and private sectors, entrepreneurs, and retirees. This makes it a good socioeconomic sample for looking at differences in awareness, attitudes, and practices related to digital and physical asset management after death.

Sixty participants took part in the poll, which included both numbers and words regarding how well people know about, think about, and are ready for inheriting assets. People who took part were between 20 and 50 years old. The biggest category was those under 20 years old (35.7%, 21 respondents), followed by people 31–40 years old (28.6%, 17 respondents), 21–30 years old (7.1%, 4 respondents), and 41–50 years

old (14.3%, 9 respondents). There were 14.3% (9 responders) of people over 50 in the group, which helped them learn about real-life estate challenges and issues with succession. Most of the people who answered the question (41.7%, 25 respondents) had Master's degrees. Next were Bachelor's degrees (25%, 15 respondents) and Secondary/High School certificates (25%, 15 respondents). Only 8.3% (5 respondents) had finished their Doctorate-level studies. Students were the largest group of respondents (42.9%, 26 respondents), followed by public sector workers (28.6%, 17 respondents), private sector workers (21.4%, 13 respondents), and entrepreneurs and retirees, who each made up 3.5% (2 respondents each).

This group of people was carefully chosen to reflect a wide range of people in society, showing different levels of knowledge about legal, financial, and digital systems. To make sure that its results on digital inheritance awareness, asset management behaviour, and views on legal frameworks are both representative and inclusive, the research covers people from a wide range of educational and professional backgrounds. This diverse group of individuals aids in comprehending the influence of age, occupation, and educational attainment on their readiness to utilise digital inheritance systems, organise their estates, and endorse legislative reforms designed to mitigate legal conflicts about unclaimed assets.

3.2 **A Description of the Demographic Data**

The demographic data collected provides a comprehensive overview of the respondents' age, education, and employment distribution, illustrating the diversity and relevance of the participants in comprehending matters about estate and digital asset planning. Most of the people that answered (35.7%) are under 20 years old, next 31–40 years old (28.6%), and finally 41–50 years old (14.3%). Another 14.3% of the participants who took part are over 50 years old, and only 7.1% are between 21 and 30 years old. This age range reveals that the survey covers a decent mix of younger and older participants. This lets us learn about how different generations are aware of and prepared for planning for digital and physical inheritance. The large number of people over 40 who answered the survey also gives us helpful information regarding real-life estate issues and worries about succession.

The data shows that 41.7% of the people who answered have a Master's degree, 25% have a Bachelor's degree, and 8.3% have a Doctorate. Most of the people who took the survey have a lot of education, so they undoubtedly know how to read and write and how to deal with the legal and technical challenges that come up when managing an inheritance. Students make up the largest group of persons by job (42.9%), followed by people who work for the government (28.6%) and those who work for the private sector (21.4%). 7.1% of the people work for themselves or are retired.

The study is better because it includes people from different professional backgrounds, which gives it a wider range of viewpoints, from the theoretical insights of students to the real-life experiences of both working and retired people. Overall, this demographic profile supports the study's findings, ensuring that the data present a comprehensive perspective on individuals' perceptions and knowledge regarding asset management, digital inheritance, and methods to mitigate legal issues.

Demographic Category	Subcategory	Number of Respondents (n)	Percentage (%)	Interpretation / Remarks
Age Distribution	Under 20 years	21	35.7%	Most of the respondents are young, which shows that young people are becoming
	21 to 30 years	4	7.1%	The small representation shows that the adults are just starting in their careers and don't have much experience with estates.
	31 to 40 years	17	28.6%	People in their 30s and 40s probably actively worked on building up their assets and making plans.
	41 to 50 years	9	14.3%	Representing adults who know a lot about estates and inheritances.
	Over 50 years	9	14.3%	Older respondents provide us with insights into what it's like to inherit things in real life.
Educational Attainment	Secondary or High School	15	25.0%	Basic level of understanding; may need more experience with inheritance systems.
	Bachelor's Degree	15	25.0%	Represents educated working-class people who know about digital assets.
	Master's Degree and Doctorate (PhD)	25	41.7%	The biggest group suggests a strong understanding of digital and legal issues.
	Pupils	5	8.3%	Participants who are very well educated and have a deep understanding of estate systems.
Occupational Distribution	Workers in the public sector	26	42.9%	The largest group of potential future asset owners is significant for awareness campaigns.
	Workers in the Private Sector	17	28.6%	Show structured work and stable ownership of financial assets.

	People who work for themselves or are retired	13	21.4%	Show people who are in charge of both digital and financial assets.
	Under 20 years	2	3.5%	A small group shows how entrepreneurs manage their assets.
	21 to 30 years	2	3.5%	Provide people with hands-on experience in estate planning and inheritance.

***Table 1**: A Description of the Demographic Data of Respondents (n = 60)*

3.2.1 **Summary of the Interpretation: *Demographic Data Description***

- The most prevalent sort of asset management is for money.
- People know about digital inheritance, but there hasn't been any meaningful legal action yet.
- More than half of the people who answered don't have a will or estate plan, and over one-fifth don't have any nominees at all. This information supports the study's assertion that tighter legislation and more public education are needed to stop people from fighting over or leaving behind possessions.

3.3 **Awareness of Asset Ownership and Inheritance**

This part gives essential information about how knowledgeable and prepared the respondents are about owning assets, making plans for inheritance, and naming nominees. The statistics suggest that the most frequent thing that people own is a bank account. Nine out of fourteen people (64.3%) stated they possessed one. 7.1% of people own social media accounts, while 7.1% own real estate or property. Some people also own cryptocurrencies or intellectual property. This pattern illustrates that most people are in charge of their digital and financial identities. Still, fewer people have looked into more advanced asset kinds like cryptocurrency or intellectual assets, which are growing more critical in the digital era.

A lot of respondents (64.3%) indicated they recognised that social media, email, or crypto accounts can be passed down lawfully. This suggests that more and more people are learning about their rights when it comes to owning digital things. But 21.4% answered they weren't sure ("Maybe"), and 14.3% said they didn't know. This shows that a lot of people still don't completely comprehend the regulations about digital inheritance. Also, 57.1% of people who answered claimed they don't have a will or estate plan, while only 14.3% have. 28.6% have thought about it but haven't done anything about it yet. This research illustrates that there is a considerable difference between knowing something and doing something. A lot of individuals recognise how vital it is to arrange for their inheritance, but many don't set up official mechanisms to keep their money safe.

42.9% of people stated they nominated a nominee or next of kin for both their physical and digital assets. 28.6% stated they only picked a nomination for their physical assets, and 7.1% said they only chose a nominee for their digital assets. Alarmingly, 21.4% have not made any plans for a nomination. This discrepancy illustrates that most people still don't think about digital inheritance, even if traditional asset

planning (for physical property and bank accounts) is quite common. Overall, the data reveals that people know a little bit about their rights to inherit and own things, but they still don't do much to arrange for their estates and digital assets. This disparity indicates how crucial it is to make legal education better, digital inheritance systems better, and public awareness campaigns better to minimise the possibilities of unclaimed assets and future legal fights.

Category	Variable	Findings / Description	Number of Respondents (n=60)	Percentage (%)	Interpretation
Asset Ownership	Bank Accounts	The asset most respondents own	40	64.3%	Shows a lot of interest in financial systems
	Social Media Accounts	Moderately owned asset, about the same amount as social media accounts	4	7.1%	Shows that digital identities are becoming more important
	Real Estate / Land	Not many people who answered own these things	4	7.1%	Indicates that respondents have limited ownership of real estate
	Intellectual Property	Not many people who answered have crypto assets	2	3.6%	Low awareness or interest in IP ownership shows that digital financial assets aren't being used much.
	Cryptocurrency	People who answered the survey know that digital assets can be inherited legally.	2	3.6%	More people are becoming aware of their digital ownership rights.
Awareness of Digital Inheritance	Aware that digital assets can be inherited	Not sure if digital	39	64.3%	Shows that you don't fully understand digital

		inheritance is legal			inheritance laws. Shows that you have a signi-ficant knowledge gap.
	Uncertain (“Maybe”)	Not aware of the options for digital inheritance	13	21.4%	Not many people have formal plans for inheritance.
	Unaware	Inheritance that was planned ahead of time	8	14.3%	Shows interest but doesn't do anything
Will or Estate Planning	Have a Will / Estate Plan	Aware but not put into action	9	14.3%	There is a big difference between being aware and actually doing something. This shows that planning is proactive and balanced.
	Thought about making a Will	No planning for the estate at all	17	28.6%	The focus on traditional assets continues.
	No Will / Plan	Full inheritance planning, limited coverage, and minimal coverage	34	57.1%	Digital inheritance is still being ignored.
Nominee Arrangements	Nominee for both Physical & Digital Assets	No planning for the transfer of inheritance	26	42.9%	Very likely to get into legal trouble
	Nominee for Physical Assets Only	People know a fair amount about who owns what and how to pass on their	17	28.6%	It shows how important it is to teach people about the law, create digital inheritance

		assets, but they don't do much actual estate planning or assigning nominees.			systems, and raise awareness in the community.
	Nominee for Digital Assets Only	The asset most respondents own	4	7.1%	Shows a lot of interest in financial systems
	No Nominee Arrangements	Moderately owned asset, about the same amount as social media accounts	13	21.4%	Shows that digital identities are becoming more important
Overall Interpretation	—	Not many people who answered own these things	—	—	Indicates that respondents have limited ownership of real estate

***Table 2**: Awareness of Asset Ownership and Inheritance (n = 60)*

3.3.1 **Interpretation Summary: *Awareness of Asset Ownership and Inheritance***

• Age Diversity: A balanced distribution of ages gives us different points of view on how aware people are of inheritance.

• Level of Education: Most of them (75%) have at least a Bachelor's degree, which means they can understand digital and legal contexts well.

• Occupational Spread: A lot of students means more young people are getting involved, and working professionals bring real-world knowledge of asset management.

3.4 **Knowing How Legal and Technological Systems Work**

The information in this section indicates that people lack faith in or understanding of inheritance laws, particularly regarding digital assets. Most people who answered (57.1%) said they were "not very confident" in their knowledge of their country's inheritance laws. Only 35.7% said they were "somewhat confident," and only 7.1% said they were "very confident." This trend shows that many people don't know much about the law, which significantly contributes to the number of unclaimed or disputed assets after

someone dies. The absence of confidence suggests that individuals may be uninformed about their legal rights, the processes for drafting wills, or the methods for appointing nominees, all of which are essential for efficient estate and digital asset planning. This corroborates the overarching hypothesis that insufficient public awareness and legal knowledge are principal catalysts of inheritance-related disputes.

When asked if current inheritance laws do a good job of covering digital assets, the answers were mixed but telling. Only 21.4% thought that the current laws were complete. 28.6% thought they were only partially adequate and needed to be updated, and another 28.6% thought they were out of date. At the same time, 21.4% of the people who took part were not sure. These results clearly show that most people think that inheritance laws are not flexible enough for the digital age, where assets include not only physical property but also online accounts, cryptocurrencies, and digital intellectual property. The ambiguity of digital inheritance laws underscores the necessity for policy reform and technological integration to guarantee that digital assets are legally acknowledged and readily transferable post-mortem.

More information about what causes inheritance-related disputes shows that family arguments and lack of trust (50%) and not having a legal will or succession plan (42.9%) are the two biggest reasons for these kinds of conflicts. Other important reasons are old legal systems (21.4%) and a lack of public knowledge (21.4%). The absence of nominees (0%) was mentioned less often, which may be because people think of nominees mostly in formal banking or job settings. When asked about the role of technology, 42.9% of people agreed and 28.6% strongly agreed that tools like blockchain and digital wills can make transferring assets safer and more transparent. Only 14.3% stayed neutral or disagreed. This shows a strong belief that technology can make inheritance processes more modern, clear up legal confusion, and cut down on disputes after death.

In general, this section makes a clear point: people don't trust traditional inheritance systems very much because the laws are old and people don't know enough about them, but they are very open to new technologies as a solution. To create a fair, open, and efficient inheritance system that works for both physical and digital assets in the modern world, it is essential to combine legal changes, public education, and digital asset management tools.

Category	Subcategory / Question	Response Option	Number of Respondents (n)	Percentage (%)	Interpretation / Remarks
Trust in Knowing How Inheritance Laws Work	How confident are you in your understanding of inheritance laws in your country?	Very sure	4	7.1%	Not many people know a lot about inheritance laws.
		A Little Sure	21	35.7%	Moderate awareness; people who answered the questions know the basics but not the law.

		Not Very Sure	34	57.1%	Most people don't understand enough, which makes inheritance disputes more likely.
How well current inheritance laws work for digital assets	Do current inheritance laws adequately cover digital assets?	Yes, it's complete.	13	21.4%	A small group thinks that the laws that are in place now are enough to protect digital assets.
		Partially Good (Needs to be Updated)	17	28.6%	A lot of people think that the laws we have now are old or not enough for the digital age.
		Not up to date / Not good enough	17	28.6%	Shows a strong belief that laws don't keep up with the digital world.
		Not sure / Don't know Family problems / mistrust	13	21.4%	There is a lot of doubt about whether digital assets will be recognized by the law.
Reasons for Inheritance-Related Disputes	What are the main causes of inheritance disputes in your view?	Not having a will or a plan for what to do with your money after you die	30	50.0%	Disagreements are mostly caused by emotional and social problems.
		Old legal system	26	42.9%	Affirms the significance of formal estate planning.
		People don't know about it	13	21.4%	Shows that people are unhappy with the way inheritance works now.
		No Nominee	13	21.4%	One of the biggest problems with asset management is that there are still gaps in education.
		I agree strongly	0	0.0%	People who answered the survey mostly think of nominees in relation to

					formal banking, not digital assets.
How people see technology in managing inheritance	Do you believe technology (e.g., blockchain, digital wills) can make inheritance more transparent and secure?	Agree, disagree, or don't care	17	28.6%	A lot of hope for digital transformation in the way inheritance works.
		Very sure	26	42.9%	Most people think that technology is the key to making things more open and trustworthy.
		A Little Sure	9	14.3%	A small number of people are still not sure about or don't trust digital systems.
Overall Meaning	—	Not Very Sure	—	—	The results show that people don't have much faith in their understanding of inheritance law, that they are only somewhat aware of digital inheritance gaps, and that they strongly support using technology (like blockchain and smart contracts) to make sure that assets are transferred safely, clearly, and quickly.

***Table 3**: Understanding of Legal and Technological Systems (n = 60)*

3.4.1 **Interpretation Summary: *Understanding of Legal and Technological Systems***

- Low Legal Confidence: 57.1% of respondents are not confident in inheritance.
- Perceived Legal Gaps: Over half (57.2%) believe current laws are outdated or only partially adequate for digital assets.
- Causes of Disputes: Family mistrust and lack of wills remain the top drivers of conflicts.

- Tech Optimism: Over 70% believe technology can improve inheritance transparency and reduce fraud.

3.5 Teaching and Raising Public Awareness

The demographic data on public awareness and perceptions of managing digital and physical assets post-mortem indicate a diverse range of understanding and support among respondents. First, when it comes to estate planning or digital inheritance education, 28.6% of the participants got their information from formal education. In contrast, a larger group, 42.9%, learnt about it through social media or online media. This shows that most people get most of their inheritance-related information from digital channels. On the other hand, 28.6% of respondents have never heard anything about the subject, and a few are still not sure. This gap indicates a lack of organised awareness programs or schools that teach estate planning, which could make it more difficult for people to manage their digital and physical assets effectively after they die.

Second, it seems that most participants support the government's policies on registering digital and physical assets. 42.9% of people said they strongly supported it, and 21.4% said they moderately endorsed it. Neutral responses made up 35.7% of the total, indicating that while most people who answered the question support these policies, a significant number remain unsure or indifferent about them. This is probably because they don't know much about the policies, or the rules aren't clear. It is important to note that none of the respondents opposed these policies, indicating that most people agree that centralised asset management systems are essential. This trend suggests that the public acknowledges the capacity of formal registration mechanisms to enhance transparency and accountability in inheritance management, despite some respondents' reluctance stemming from insufficient understanding or exposure.
Finally, the likelihood of people using digital inheritance platforms varies, but the overall trend is positive. About 38.5% of respondents said they are very likely to use these systems, and another 30.8% said they are likely to do so. In the meantime, 23.1% are still unsure, and only 7.7% are unlikely to use them. This distribution shows that more people are open to digital transformation in inheritance management, especially younger people and those who are good with technology. Also, people had different ideas about how important estate and digital asset planning were for reducing family conflicts. 35.7% thought it was essential, another 35.7% thought it was important, 28.6% thought it was somewhat important, and the last 35.7% thought it was not important.

This mixed perception indicates that people from various cultures and backgrounds have differing ideas about estate planning. Some people value proactive management, while others may still depend on traditional, informal family arrangements. Overall, these demographic insights indicate that while more people are learning about and accepting digital inheritance systems, further education and policy changes are needed to involve more people and help them understand.

Category	Subcategory / Question	Response Option	Number of Respondents (n)	Percentage (%)	Interpretation / Remarks
Learning about estate planning and digital inheritance	How did you learn about planning for your estate or digital inheritance?	Through Formal Education	17	28.6%	Shows that institutions don't teach inheritance education very well.
		Through Online Media / Social Platforms	26	42.9%	Most people use digital channels to learn about digital and estate assets.
		Never Received Any Information	17	28.6%	Shows that the public is not very aware of this.
		Unsure / Don’t Remember	0	0.0%	Indicates that the majority of respondents were able to pinpoint their information source.
Backing for government rules about registering digital and physical assets	Do you agree with the government's plans for centralized asset registration systems?	Strongly Support	26	42.9%	A lot of support for government-led changes to how inheritance is handled.
		Support to Some Extent	13	21.4%	Shows a fair amount of awareness and cautious hope.
		Neutral	21	35.7%	Shows a lack of interest or a lack of full understanding of policies.
		Do Not Support	0	0.0%	No one objected; the public mood was generally positive.
How likely people are to use Digital	How likely are you to use a digital	Very Likely	23	38.5%	A strong desire among respondents to use

inheritance platforms	inheritance system, like blockchain wills?				modern digital inheritance tools.
		Likely	18	30.8%	A good attitude towards digital transformation in estate management.
		Unsure	14	23.1%	Some doubt because people don't know enough or don't trust each other.
		Unlikely	5	7.7%	Not much resistance to using digital systems.
How important people think estate and digital asset planning is	How important is planning for your estate and digital assets to keeping family fights to a minimum?	Extremely Important	21	35.7%	Shows that people know that estate planning can help families get along better.
	How did you learn about planning for your estate or digital inheritance?	Important	21	35.7%	Equal proportion agrees on how important it is to avoid conflict.
		Somewhat Important	17	28.6%	Some awareness suggests that more education is needed.
		Not Important	1	1.7%	Not many people think estate planning isn't important.
Overall Interpretation	—	—	—	—	Most people who answered the survey learnt about estate planning online, strongly support government regulation, and are open to using digital inheritance tools. But the absence of organized education and the varied

					understanding of its significance indicate the necessity for focused public awareness initiatives and policy-driven interventions.

***Table 4**: Public Awareness and Education on Digital and Physical Asset Management (n = 60)*

3.5.1 Summary of Interpretation: Raising Public Awareness and Teaching

- Awareness: 71.5% have heard of estate planning, primarily through digital media.
- Policy Support: 64.3% of people support the government's push for digital asset registration.
- Adoption Readiness: 69.3% are willing to use digital inheritance tools.
- Acknowledgement of Importance: 71.4% agree that estate planning helps keep family fights from happening.
- In conclusion, people want things to be more modern, but structured education and awareness programs are still vital.

3.6 Summary of Important Results

The findings of this study offer critical insights into public perceptions and comprehension of legal frameworks governing the administration of digital and tangible assets post-mortem. First, people only know a little bit about planning for their estate and digital inheritance. The majority of respondents (42.9%) acquired knowledge online rather than through formal education (28.6%). However, a large number of people (28.6%) have never gotten any information, which shows a significant knowledge gap that could make it harder to manage assets and arrange for inheritance.

The study also indicates that significant gaps in the law and the way things are done are big reasons why people fight over inheritances. Most of the people who took part (57.1%) said they weren't very sure they understood inheritance laws, and 42.9% said the current rules are outdated or not enough for digital assets. Family conflicts (50%) and the lack of legal wills (42.9%) were cited as major causes of disputes. This shows how important it is to update the rules and improve public knowledge.

Third, most people are okay with employing technology to handle inheritance. A significant percentage of the respondents who answered (71.5%) either strongly agree or agree that technologies like blockchain and digital wills can make it safer and more open to move assets. Also, the majority of the people who took part (64.3%) strongly favoured government-led asset registration systems and were willing (69.3%) to use digital inheritance platforms in the future. The results demonstrate that even while more individuals are starting to understand how vital it is to manage both digital and physical assets, there are still some enormous challenges, like not knowing enough, rules that are too old, and weak nominee processes. Making the law better, training people how to use technology, and using technology to handle inheritance could all help lower the number of court fights and make it easier to figure out who gets what after someone dies.

3.7 Comparative Analysis

The management of digital and physical assets after death has become a major global problem. As a result, several countries and organisations have set up systems to deal with the legal and technological issues that come with inheriting things in the digital age. A comparative examination reveals significant differences in the administration of digital inheritance, succession legislation, and nominee registration procedures among various countries and organisations. In industrialised countries, including the US, UK, and Australia, the law now recognises digital asset management. For example, the Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA) in the US lets executors access a deceased person's digital accounts in a restricted way.

The General Data Protection Regulation (GDPR) of the European Union also contains specific regulations for how to handle data after someone dies. It stresses privacy and getting permission from users, even after they die. These regulations show how well-structured legal systems may protect privacy, inheritance rights, and data, which helps keep disagreements to a minimum. But India, Indonesia, and Nigeria are still working on their mechanisms for passing on digital assets. Many people still employ antiquated inheritance rules that don't take digital assets into account. This makes the law less clear and causes more disagreements between family members. But new programs are starting to fill this need. For instance, the Digital Inheritance Project allows people to pick trusted contacts or legacy managers for their online accounts. After they die, only those people will be able to access their data. Everplans, Legacy Armour, and Safe-Beyond are some of the companies that have built digital inheritance management solutions that keep wills, passwords, and asset information safe for designated heirs. These groups show how technology can help make managing an estate easier and less legally difficult.

3.8 The Role of Technology in Moving Assets

Technology is a significant element of changing how inheritance works since it makes it easier, safer, and more open to move both digital and physical assets. Some innovative technologies that can automate and check inheritance processes while cutting down on fraud and arguments are blockchain, smart contracts, and digital wills. Blockchain technology lets you preserve safe records of who owns something and what transactions happen because its ledger is decentralised and can't be changed. This means that no one can update the information without permission. This transparency stops people from trying to cheat, fosters confidence among beneficiaries, and gives legal authorities proof of ownership that can be verified (Chen et al., 2021).

Smart contracts make it easier to handle inheritances by automatically carrying out wills after specific legal prerequisites are completed, such as checking the death certificate. This lowers the chances of mistakes, delays, and corruption. These contracts use code that runs on its own and is stored on the blockchain. This makes sure that the deceased's intentions are respected and that no one can change them without consent (Goldston et al., 2023). People can use digital wills to name beneficiaries for both physical and digital assets, like bank accounts, real estate, cryptocurrency, and social media profiles. These wills are maintained privately on encrypted platforms or blockchain networks. When you use these technologies together, inheritance systems perform better, are more open, and are tougher to hack. These innovative ideas work together to reduce legal disputes, preserve the rights of beneficiaries, and promote a culture of accountability and long-term digital estate management (Agarwal & Nath, 2025; Volos, 2022).

3.9 Digital Asset Inheritance (DAI) System

The Digital Asset Inheritance (DAI) system is a novel notion that aims to ensure that a person's digital and online assets are handed on to their selected heirs in a secure and organised way when they die. People gather a lot of digital things that are worth money, information, or memories in today's data-driven society. Formal frameworks for digital inheritance are underdeveloped, and the majority of service providers lack standardised succession rules (Singh et al., 2023).

The DAI system wants to close this gap by setting up the design functions, operational entities, and security goals that are needed to handle digital legacies. It focusses on making a system that governs how assets can be safely identified, held, validated, and moved. This decreases the danger of fraud, unauthorised access, and legal problems after the owner's death.

3.9.1 Classification of Digital Assets

A digital asset is any essential information or record that a person desires to pass on to their kids (Lestari, 2025). These could be internet login information, financial data, encrypted files, or intellectual property. The DAI system organises various kinds of assets into four primary groups based on who owns, manages, and can get to them:

Type 1: Organisation Managed Data (OMD): These assets are managed and tracked by third-party organisations or data fiduciaries, like cloud data, web services, and digital content platforms. Users can store and handle this data according to the organisation's policy, but they frequently don't have any control options after death. Adding nominee registration to these systems could make it easier to give someone else access to data after they die (Farooqui, Sharma, and Gupta, 2022).

Type 2: Organisation Managed Monetary Assets (OMMA): This group contains digital assets that may be quantified in terms of money, like online bank accounts, insurance policies, investment portfolios, and e-wallets. Institutional records can help find these assets, but they are often susceptible to jurisdictional laws and problems with verification. A central digital inheritance registry can make it easier for nominees to find these kinds of records (Agarwal & Nath, 2025).

Type 3: User-Owned Data (UOD): Users own and govern these assets completely, with no aid from institutions. Some examples are passwords, private keys, and bitcoin holdings. The DAI system says that people should use digital vaults and cryptographic transfer methods to make sure that their information is still available after they die (Chen et al., 2021).

Type 4: Mixed Category Assets: This kind includes both encryption keys that the user controls and encrypted material that the organisation stores, such as digital wills and client-side encrypted content. The user still has the key to decrypt the data, but the organisation is responsible for keeping it safe. It is essential to give the encryption key to the proper person after death so that they can access it (Goldston et al., 2023).

The DAI system is mostly about Type 1 and Type 4 assets. Users and organisations must work together to make sure that data sharing is safe, open, and legal. The proposed Digital and Physical Asset Transfer

Framework (DPATF) will be better with the DAI model added to it. This will make inheritance move straightforward, make it easier to track digital assets, and encourage long-term digital legacy management (Volos, 2022). This comprehensive strategy can help a lot with issues over succession and make sure that managing assets after death is both legal and moral.

3.10 Strategies for Raising Public Awareness and Teaching

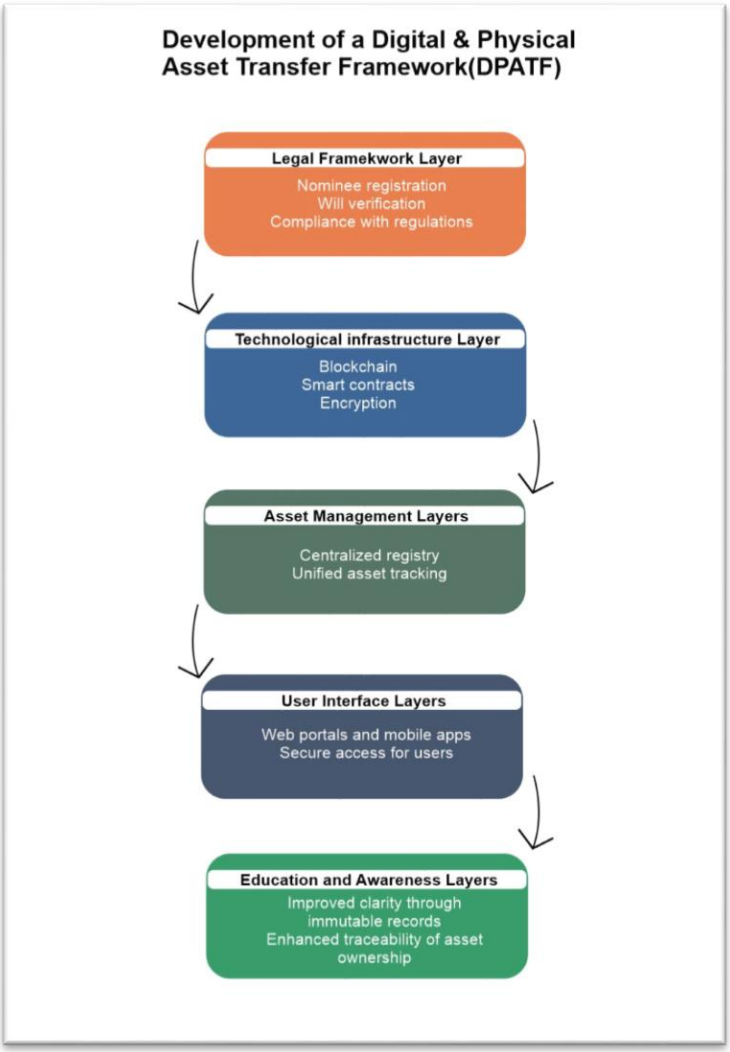
To promote responsible planning for estates and digital assets, it is important to raise public awareness and teach people. This can help keep family members from fighting over who gets what when someone dies. A lot of people still don't know how to legally nominate candidates or preserve their digital and physical possessions. This shows how crucial it is to have programs and campaigns that teach people about things on a national level. The government, the legal system, and banks should work together to undertake statewide media campaigns on both traditional and digital channels to teach people about the necessity of wills, registering nominees, and digital inheritance systems. These kinds of advertisements should focus on making legal issues easy to understand, showing how dangerous it is to not claim assets, and talking about family disagreements that can happen when estate planning isn't done effectively. Schools, colleges, and companies should also offer lectures and workshops to teach people how to handle their inheritance. Younger people can learn how to handle both physical and digital assets by teaching estate planning in schools and civic training programs. Legal aid groups and banks can also offer public seminars and online webinars to teach individuals how to draft wills, use digital inheritance platforms, and comprehend nominee policies. These applications will help people make better choices, obey the law more carefully, and make the inheritance system more open and efficient by making it easier for everyone to learn about it.

3.11 Development of a Digital and Physical Asset Transfer Framework (DPATF)

The Digital and Physical Asset Transfer Framework (DPATF) is a suggested all-in-one approach for managing the secure, easy, and speedy transfer of both physical and digital assets after someone dies. It puts together legal, technological, and instructional parts into one system to help with the growing problems of handling inheritances in the digital era. The framework contains five parts that all function together: the Legal Framework Layer, the Technological Infrastructure Layer, the Asset Management Layer, the User Interface Layer, and the Education and Awareness Layer. The Legal Framework Layer lays down the law for passing on digital and physical property. This includes picking a nominee, checking the will, and obeying the requirements (Lestari, 2025). The Technological Infrastructure Layer leverages emerging technologies like blockchain, smart contracts, and encryption protocols to keep data safe, make it easier to transfer property, and stop fraud (Chen et al., 2021).

The Asset Management Layer is a central registry that combines physical and digital assets into one system that can be verified. This allows for real-time tracking and verification of assets (Agarwal & Nath, 2025). People, nominees, and legal administrators can safely handle or monitor assets through web portals or mobile apps thanks to the User Interface Layer. The Education and Awareness Layer, on the other hand, gets individuals involved by teaching them about the law, estate planning, and how to be safe online (Farooqui, Sharma & Gupta, 2022). The DPATF has a lot of good things about it. For example, it keeps digital records that can't be changed, links each asset to verified ownership data, and automates and

authenticates to cut down on legal conflicts. The framework makes sure that everyone can inherit safely and fairly by using a mix of legal rules, new technology, and continual public education.



3.12 **Design Functionalities of the Digital and Physical Asset Transfer Framework (DPATF)**

The Digital and Physical Asset Transfer Framework (DPATF) is a complete system for handling inheritance. It has legal, technological, and educational characteristics that make sure that both digital and physical assets are handed on in a clear, safe, and traceable way after someone dies. Its main purpose is to decrease legal challenges and conflicts over succession by using automation, verified ownership verification, and structured nominee registration. There are five design aspects to the DPATF framework that work together to make it easier to manage assets after death.

1. Legal and regulatory functions

The DPATF's legal role sets the laws, standards, and compliance criteria for transferring assets, which are the basis for inheritance processes. It mixes ancient estate rules with new digital inheritance laws to make things like online accounts, cryptocurrencies, and intellectual property inheritable (Lestari, 2025). It also sets up a central system for registering nominees and examining wills. This makes sure that inheritance

claims are legally valid and that beneficiaries' privacy and rights are protected (Volos, 2022).

2. How effectively the tech works

This part makes inheritance safer and more automatic by using modern technologies like blockchain, smart contracts, and encryption algorithms. Blockchain provides an immutable ledger for tracking asset details and ownership records. When unavoidable circumstances are met, such as getting a death certificate, smart contracts automatically carry out wills (Chen et al., 2021).

The framework also features biometric verification and multi-factor authentication to make sure that the people that are nominated are who they claim they are. This makes it harder for people to commit fraud and get into places they shouldn't (Goldston et al., 2023).

3. The ability to manage and connect assets

The asset management layer helps people integrate all of their digital and physical assets, like real estate, bank accounts, and digital possessions, into one place. They may also register, sort, and sync all of them. This module makes sure that ownership and nominee information are kept so that everything can be traced and seen. The Digital Asset Inheritance (DAI) model (Singh et al., 2023) argues that the system can handle Organisation Managed Data (OMD), Organisation Managed Monetary Assets (OMMA), and User Owned Data (UOD). It also contains automatic warnings and data validation to make sure that asset records are always up to date.

4. The user interface and accessibility work well

This feature makes it safe for consumers, nominees, and administrators to utilise the system online or on mobile phones. Through the interface, users can create digital wills, pick nominees, update asset data, and check on the status of their inheritance. It also makes sure that everyone can use it by making it easy to use, supporting many languages, and giving individuals with impairments tools to help them. The nominee dashboard makes it easier for people to inherit property by enabling authorised heirs to keep track of it safely (Agarwal & Nath, 2025).

5. Functionality for teaching and developing awareness

This feature promotes legal and digital literacy through community engagement, teaching people about estate planning, and combining different types of learning. It does this because it knows that people need to know about it to be adopted. It teaches people how to take care of their digital legacies in a responsible way by stressing the importance of making a will, picking a nominee, and keeping their data safe. This educational integration ensures that individuals are adequately aware of the mechanics of inheritance (Farooqui, Sharma & Gupta, 2022). These parts of the DPATF framework work together to link old-fashioned estate planning with new digital inheritance systems. The framework makes sure that transferring assets after death is safe, straightforward, and free of disputes by using technology, legal structure, and public education. This makes the method for managing inheritances more long-lasting.

3.12.1 **Design Features of the Digital and Physical Asset Transfer Framework (DPATF)**

Category	Boosters (Enabling Factors)	Barriers (Challenges / Constraints)
Legal Framework	• The government is interested in modernising the law • Inheritance laws are starting to recognise digital assets more • Legal reform committees and the judiciary are in favour of this	• Old succession laws that don't cover digital assets • Bureaucratic delays in changing policies • Inconsistent inheritance rules in different areas
Infrastructure for Technology	• Improvements in blockchain, AI, and encryption • Secure cloud storage and digital will platforms are now available • The fintech ecosystem is growing and supporting digital estate tools	• Cybersecurity holes and the chance of hacking • The high cost of building safe platforms • The fact that legal and digital systems don't work together
Educating and Raising Public Awareness	• Examples from RUFADAA (U.S.), GDPR (EU), and Digital Legacy initiatives around the world • Possible partnerships between governments, law firms, and tech companies • New startups that offer digital inheritance services	• Not enough people know how to plan their estates • People don't want to talk about death and inheritance because of cultural reasons • People think digital systems aren't reliable
Support from institutions and policies	• Examples from RUFADAA (U.S.), GDPR (EU), and Digital Legacy initiatives around the world • Possible partnerships between governments, law firms, and tech companies • New startups that offer digital inheritance services	• Poor coordination between the legal, financial, and tech sectors • Lack of money and infrastructure in developing countries • Weak enforcement of data protection and inheritance laws
Effects on society and the economy	• Cuts down on legal problems that come up when someone dies and leaves money behind • Promotes openness and trust in managing assets • Promotes formal documentation of wealth and inclusion	• Cuts down on legal problems that come up when someone dies and leaves money behind • Promotes openness and trust in managing assets • Promotes formal documentation of wealth and inclusion

3.13 **Suggestions for Governments and Legal Bodies on Policy**

Governments and the legal system need to change a lot about how they deal with both digital and physical assets. This will make passing on property easier and stop fights in the future. First, we need to change the laws of inheritance and succession right away so that digital assets like social media accounts, cryptocurrency, and intellectual property are legitimate aspects of an estate. Digital will registration

mechanisms and standard ways to move assets online should be required by law. This will make sure that beneficiaries can legally and safely access the deceased person's digital assets. Governments should also create a centralised national nominee registry so that people can officially name beneficiaries for all kinds of assets, such as bank accounts, real estate, investments, and digital platforms. This can assist in settling any arguments or uncertainty that might come up after someone dies. Secondly, governmental actions should make it easier for people to handle their inheritances with technology. Governments should work with legal bodies and fintech companies to build blockchain-based inheritance databases and smart contracts that will automate and verify the transfer of assets. These technologies can help combat fraud, keep people from manipulating data, and make sure that estates are split up properly. Also, national policy frameworks should have mandated programs to raise awareness and educate the public about early estate planning and nominee registration. Legal institutions can also make the probate and succession procedure easier by cutting down on unnecessary steps and making sure that claims of inheritance are handled more efficiently. Lastly, getting legal, financial, and digital regulatory bodies to cooperate will enable them to agree on standard rules for keeping records of assets. This will help reduce discrepancies and make sure that inheritance management systems are safe, flexible, and easy to use in the digital age.

3.14 Ethical and Privacy Issues

As more people utilise digital technologies to manage their inheritances, they bring up complicated ethical and privacy questions about who can see data, how users grant their permission, and how digital assets can be controlled after death. One huge fear is who owns someone's data and who has the right to access, manage, or remove it after they die. If you don't have unambiguous consent or a digital will, letting heirs access your personal accounts (like emails, social media, or cloud storage) could be against the law and against moral norms. People need to be allowed to make clear rules about who can see their data and under what conditions before they die. Governments and platforms must also make sure that strong data protection rules are implemented. These laws safeguard the rights of the dead and the privacy and emotional health of the family members who are still alive.

People often worry about how to handle personal content cleanly, like private messages, images, and online exchanges that may have sentimental or sensitive value. Companies that deal with user data need to make sure they follow data protection requirements like the General Data Protection Regulation (GDPR) and respect what users want. After death, it should be feasible to safely transfer data without giving away personal information or letting it be misused. This is possible with technologies like blockchain and AI-driven verification.

Legal and ethical frameworks must cover the moral responsibility of heirs and service providers, safeguarding inherited data from exploitation for financial gain, identity theft, or unauthorised disclosure. When managing digital legacies, we need a human-centred strategy that balances the need for technology to perform well with the need to respect people's rights to privacy, dignity, and secrecy. This will help maintain confidentiality and ethical integrity.

3.15 Problems with Implementation and Risk Assessment

Before digital inheritance systems can be put in place, there are a lot of challenges and hazards that need to be fixed to make sure they are safe, easy to use, and trusted by the public. One of the most critical

problems is cybersecurity vulnerability. Digital inheritance systems are susceptible to hacking, identity theft, and data breaches due to the storage of sensitive information such as wills, nominee details, and asset records (Chen et al., 2021). Unauthorised access could put the deceased's and heirs' information at risk, which could lead to fraud or property theft. To reduce these dangers, it is essential to implement end-to-end encryption, multi-factor authentication, and blockchain-based verification systems that make sure data records are clear and can't be changed (Goldston et al., 2023). To protect the platform's integrity and user trust, regulatory bodies should also require regular system audits and cyber risk assessments. People and businesses not wanting to change is another enormous difficulty. Many people are still sceptical about utilising digital systems for inheritance because they are worried about privacy, don't know much about technology, or prefer more traditional ways of arranging their estates (Lestari, 2025).

Legal institutions may also be hesitant to adopt new technologies because of bureaucratic inertia and a lack of clear regulations. We need to teach people, change the law, and help both citizens and estate practitioners improve their skills to solve these challenges. Governments and the legal system should give people reasons to go digital, such as lower registration fees or tax advantages for persons who digitally formalise their asset paperwork. Another concern is how much it costs to put into place, especially in developing economies. Building and keeping up a safe digital inheritance system costs a lot of money, including money for technology, training, and cybersecurity (Agarwal & Nath, 2025). Public-private partnerships can help spread the expenses of building systems that work together by letting IT businesses, legal agencies, and financial institutions work together.

Lastly, regulations governing data privacy need to be stronger to stop people from using information after someone dies and to make sure that digital inheritance follows ethical and consent norms (Farooqui, Sharma & Gupta, 2022). Digital inheritance systems can become widely accepted and cut down on legal fights over succession by addressing these problems with robust security, education, low costs, and judicial oversight.

3.16 **Future Research Directions**

Future research should focus on improving the integration of technology, law, and ethics in inheritance management to create safer, efficient, and inclusive systems. Using artificial intelligence (AI) in estate planning and management is one area that looks promising. AI algorithms could assist in speeding up the process of creating a will, uncover flaws in asset records, and predict future inheritance disputes before they get worse. Machine learning techniques might potentially look at how people perform and recommend tailored estate planning plans based on the kinds of assets, the laws in the area, and how the family works. More studies should also look into how biometric verification technology, like voice authentication, fingerprints, or facial recognition, can be utilised to make it easier and more accurate for people to access their assets after they die. Biometric technologies could provide secure methods for nominees or executors to verify their identification, ensuring that inheritance transfers occur solely when stipulated requirements are fulfilled. Cross-border digital asset laws also need more research because many digital assets are kept on multinational platforms that have different rules around privacy and inheritance.

Subsequent research ought to explore the feasibility of worldwide harmonisation of digital inheritance policies to facilitate smooth asset transfer between jurisdictions while maintaining ethical data

management standards. Finally, academics should look into the social and cultural effects of digital inheritance, such as privacy difficulties, generational views, and the digital divide, to make sure that future solutions are both technically sound and fair to everyone.

3.17 Conclusion

This study indicates that the growing complexity of maintaining digital and physical assets after death requires a revolutionary approach that integrates legal modernisation, technical progress, and public awareness. The findings indicate that inheritance issues primarily arise from ignorance, outdated legislation, and the absence of structured digital inheritance systems. This study introduces the Digital and Physical Asset Transfer Framework (DPATF). This all-encompassing paradigm ensures explicit, safe, and effective asset transfer through the use of technologies like blockchain, smart contracts, and digital wills. The proposed framework not only addresses the legal and ethical deficiencies in wealth inheritance but also simplifies estate planning for public comprehension and participation. This study ultimately helps to minimise conflicts over inheritance, promote justice between generations, and establish a culture of more responsible and long-lasting asset management in the digital age.

3.18 Real-World Effect

This research has an impact on the economy, society, and the law. Digital inheritance systems will make families fairer, open, and peaceful by cutting down on fights and ensuring that recipients obtain their assets immediately. Digital asset transfer platforms can help governments and courts by reducing the number of cases and speeding up the resolution of disputes. People will be more likely to formalise their wealth and assets if they know that their inheritance systems are safe and well-regulated. This will assist the economy and develop faith in digital government. The suggested framework also allows people the power to take care of their legacies in a responsible way, making sure that both physical and non-physical assets are safe for future generations. In short, this comprehensive strategy will make the inheritance system more stable by promoting fairness, fostering trust in institutions, and supporting long-term social and economic prosperity.

3.19 Clear Conclusion

This study finds that the increasing intricacy of asset ownership in the digital era demands a thorough and revolutionary approach to inheritance management. The results indicate that the primary causes of succession disputes and unclaimed assets remain the absence of structured digital inheritance systems, insufficient public awareness, and antiquated legal frameworks. This study employs the suggested Digital and Physical Asset Transfer Framework (DPATF) to integrate legislative modernisation, technical innovation, and public education, thereby enhancing the safety, transparency, and efficiency of the inheritance system.

The framework's layered model comprises elements for the law, technology, asset management, the user interface, and education. It is a whole solution that combines traditional estate planning with managing assets in the digital age. Some technologies that make things clearer, easier to understand, and more automated are blockchain, smart contracts, and digital wills. Public awareness programs promote appropriate estate planning and registering as a nominee. These measures operate together to reduce fraud, make it easier for the government to execute its job, and promote societal peace by making sure that asset transfer processes are fair, verifiable, and free of conflict.

The study ultimately improves long-term inheritance management by making it possible for law, technology, and education to operate together in a single system. This study seeks to reduce legal conflicts by promoting proactive estate planning and a strong digital infrastructure, while also encouraging the preservation of wealth throughout generations, accountability, and fair distribution of assets.

3.20 Future Implications

The ramifications of this study reach beyond merely the legal, technological, and socio-economic realms. The DPATF model lets lawmakers change rules around inheritance and succession by legally including digital assets like cryptocurrency, social media accounts, and online investments in estate planning. Digital will authentication systems and national nominee registers could make it easier to inherit property and cut down on the number of court cases involving estate disputes.

This study lays the groundwork for using AI-driven estate administration systems, biometric verification, and blockchain registries to improve the security and automation of assets after death. These solutions can help make inheritance more open and protect digital legacies from online threats. The fact that digital assets are becoming more connected around the world also illustrates how crucial it is to work together to manage online estates and make sure that the rules are the same in all countries.

The report suggests that society should set up public education programs and digital literacy campaigns that help people get ready for both physical and digital assets in an innovative way. Banks, attorneys, and IT businesses may work together to build inheritance management platforms that are simple to use and available to everyone. This will help people trust each other. The study lays the groundwork for new ways to create long-lasting, technology-driven inheritance systems. This makes digital legacy management an essential part of future legal and social governance frameworks.

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