

## Article

# Determinants of the inheritance behaviors among FELDA communities in Malaysia: A study using the PLS-SEM approach

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## CITATION

Ganti N, Kamarudin MK, Mohamad Norzilan NI, et al. (2024).

Determinants of the inheritance behaviors among FELDA communities in Malaysia: A study using the PLS-SEM approach. *Journal of Infrastructure, Policy and Development*. 8(6): 3983. <https://doi.org/10.24294/jipd.v8i6.3983>

## ARTICLE INFO

Received: 4 January 2024

Accepted: 29 March 2024

Available online: 2 July 2024

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**Abstract:** This study aims to identify the impact of inheritance literacy, inheritance socialization, inheritance stress, and peer influence on the inheritance behaviors among FELDA communities in Malaysia. Inheritance literacy pertains to individuals' comprehension of wealth transfer and estate planning, while peer influencer evaluates friends' impact on inheritance attitudes; inheritance socialization explores family interactions' role in shaping inheritance attitudes, and inheritance stress measures emotional strain in inheritance matters, with inheritance behaviors encompassing asset management and wealth transfer decisions for future generations by individuals and families. Understanding inheritance behaviors is crucial, as it helps individuals depict their inheritance knowledge and attitudes toward FELDA inheritance better, fostering a more favorable inheritance attitude. Through self-administered survey questionnaires, data related to FELDA communities are obtained using convenience sampling from 413 respondents. This study applies Partial Least Squares Structural Equation Modeling (PLS-SEM) technique to test the research hypotheses. The present study's outcome confirms that two determinants, which are inheritance literacy and inheritance socialization significantly influence the inheritance behavior of FELDA communities. However, inheritance stress and peer influence determinants have statistically insignificant influence inheritance behavior. This study's theoretical framework enriches the discussions on wealth management and financial behavior by refining and expanding upon existing financial behavior theories to incorporate inheritance-specific behaviors. The present study is exclusive in its effort to ascertain the relative importance of both inheritance behavior and the FELDA communities. This paper will assist the government, inheritance service providers, and policymakers in offering innovative economic schemes and designing policies that may enhance the inheritance behavior wellbeing of FELDA communities. This article also provides a roadmap to guide future research in this area.

**Keywords:** inheritance behavior; FELDA communities; inheritance literacy; inheritance socialization; inheritance stress; peer influence

## 1. Introduction

The Federal Land Development Authority (FELDA) was established in 1956 under the Land Ordinance 1956. The primary objective of establishing FELDA is to eradicate poverty by opening up large-scale land for the settlement of landless residents and providing planned land ownership for agricultural development (Saadun et al., 2018). FELDA's main focus is on land development for agricultural purposes,

particularly the cultivation of cash crops such as oil palm and rubber. This has played a significant role in Malaysia's agricultural and rural development by resettling landless and impoverished rural families onto land schemes where they can engage in agricultural activities and improve their socio-economic status. The establishment of FELDA helped the Malaysian government efficiently channel financial aid to residents living in poverty through the state government (Mak Din et al., 2020).

FELDA has played a significant role in transforming Malaysia's agricultural landscape and improving the livelihoods of many rural families. Over the years, it has evolved and diversified its activities beyond agriculture to include various other sectors such as manufacturing, services, and real estate development. FELDA continues to be an important institution in Malaysia's economic and social development. As a result, the Malaysian government introduced the Land (Group Settlement Areas) Act 1960 to ensure that socio-economic development can be carried out on a large scale through the cultivation of agricultural estates such as oil palm and rubber (Hasnan et al., 2017).

Nonetheless, FELDA has a unique inheritance system that differs from conventional inheritance laws and practices in the country. The FELDA inheritance system is primarily designed to maintain the integrity of land development schemes and prevent fragmentation of land holdings. However, there are numerous concerns with the FELDA inheritance system in relation to the appointment of FELDA administrators (Nor Muhamad et al., 2020). The FELDA inheritance system is subject to the Land (Group Settlement Areas) Act 1960 (Act 530), which imposes ownership restrictions based on Section 14 and Section 15. Among the contents of these restrictions are that FELDA settler land is not allowed to be registered under more than two owners counted as joint owners (Section 14), and this land cannot be subdivided or leased in whole or in part (Section 15), limiting urban use as housing, public use, trade, and other uses as approved by the State Government (Section 7(3)). The restrictions in Act 530 have led to differences in the administration of FELDA estate compared to other land as registered under the National Land Code 1965 (Nasrul and Mohd Salim, 2018). Thus, the inheritance of FELDA land usually involves the appointment of a successor administrator, who is responsible for managing the FELDA revenue, including continuing and distributing them among the other heirs.

These restrictions also have a dual function. First, they support FELDA settlers in maintaining a stable income. By curbing speculative activities and land fragmentation, the Act ensures that FELDA land remains a dependable source of livelihood for its settlers. This is particularly significant given that FELDA settlers are individuals who previously did not have land ownership. Second, these measures play a role in reducing poverty rates in Malaysia. The aim of this Act is not only to prevent socio-economic instability, but also to contribute to a more equitable distribution of resources (Hasnan et al., 2017).

While the Land (Group Settlement Areas) Act is fundamentally aimed at fostering socio-economic development, it has introduced a set of restrictions that have given rise to various challenges, particularly concerning FELDA land inheritance (Nor Muhamad et al., 2020). These restrictions have resulted in disputes among heirs, creating a contentious atmosphere, especially in the context of identifying the appropriate successor administrator to manage the assets when a FELDA settler passes

away (Suhaili and Rahim, 2018). The situation is compounded by concerns raised in the 2019 FELDA White Paper issued by the Malaysian government. Report 2.13 from the paper, titled ‘Towards the Sustainability of the Federal Land Development Authority (FELDA),’ emphasizes how the appointment of administrators further complicates the inheritance process. This complexity stems from instances of administrators’ actions that lack transparency and raise questions about their integrity in distributing the proceeds generated from FELDA land.

While existing research acknowledges the complexities and challenges surrounding FELDA inheritance, there is a noticeable gap in the exploration of the underlying factors that influence inheritance behaviors within the FELDA communities. Prior studies have shed light on issues such as disputes among heirs, administrator appointments, and the impact of legislative restrictions, but they only offered descriptive insights into these problems. To bridge this gap, there is a need for research that delves deeper into the determinants of inheritance behaviors among FELDA communities, which entails a comprehensive examination of the inheritance literacy, inheritance socialization, inheritance stress, and peer influence factors that drive the inheritance behaviors of heirs within the unique FELDA context.

This research contributes to the broader understanding of inheritance dynamics, particularly within the context of FELDA land management. It delves into factors that have not been extensively studied, shedding light on intricate aspects of inheritance literacy and socialization within FELDA communities, thereby enriching the academic knowledge base in estate management. Simultaneously, for FELDA administration, this study offers invaluable insights into the unique challenges of inheritance within its framework. This study provides a data-driven foundation for crafting more effective policies and strategies to address these challenges, ultimately assisting FELDA in optimizing its estate management practices and fulfilling its socio-economic mission.

## **2. Literature review**

Inheritance management refers to the process of planning, organizing, and overseeing the distribution of a person’s assets, properties, and wealth to their heirs or beneficiaries after their death (Zainul Abidin and Jahari, 2022). It is a complex task that varies, depending on the legal and cultural context. This management encompasses various financial, legal, and administrative tasks, which aim at ensuring that the deceased individual’s wishes are carried out efficiently and that the assets are transferred to the intended recipients in accordance with the applicable laws and regulations. Inheritance management is a crucial process that ensures the orderly transfer of wealth and assets from one generation to the next while adhering to legal and financial considerations (Ishak et al., 2021).

Inheritance management for FELDA settlers in Malaysia involves unique considerations due to the specific land ownership and distribution system within FELDA schemes. The FELDA inheritance system operates within the framework of the Federal Land Development Authority Act 1956 and related regulations. These laws govern land ownership, inheritance, and land development within FELDA schemes (Asri et al., 2022). The inheritance management system for FELDA land differs from

the inheritance management system for land under the National Land Code 1965 in terms of appointing FELDA administrator and typically only two individuals, known as joint holders, are allowed to be registered as administrator of FELDA land (Jamsari et al., 2017). This specific restriction is designed to counter excessive land fragmentation, which could potentially impede efficient agricultural development within FELDA schemes. The core objective of the FELDA system is to prevent the subdivision of land among multiple heirs, which often occurs under conventional inheritance laws. This approach is aimed at averting the creation of small, fragmented land parcels that may not be economically viable for effective farming. However, while these restrictions have their purpose, they have also given rise to a multitude of challenges in the overall management of FELDA estates in Malaysia (Nor Muhamad et al., 2020).

The restrictions enforced by the Land (Group Settlement Areas) Act of 1960 have profound implications, particularly on the social fabric and family dynamics within FELDA generations, potentially eroding the harmony that is essential within families. These restrictions can be attributed to disputes arising from inheritance claims among siblings, a prevalent issue triggered by the Act's stipulation that only two administrators can be appointed to replace the names of deceased settlers. This limitation essentially necessitates a decision to select only two individuals among the heirs as administrators, which can lead to conflicts among heirs. Such disputes over the inheritance process can have a far-reaching impact, not only on the economic aspects, but also on the familial relationships and the broader social cohesion among FELDA settlers (Asri et al., 2022; Hasnan et al., 2017). While the primary intentions behind these restrictions were to maintain ownership status and promote the economic prosperity of the settlers, the persistence of inheritance-related issues poses a significant risk. In such cases, FELDA land may be left abandoned and could potentially hinder access to government support due to the ambiguity and lack of resolution in ownership status (Mat Abdullah et al., 2020).

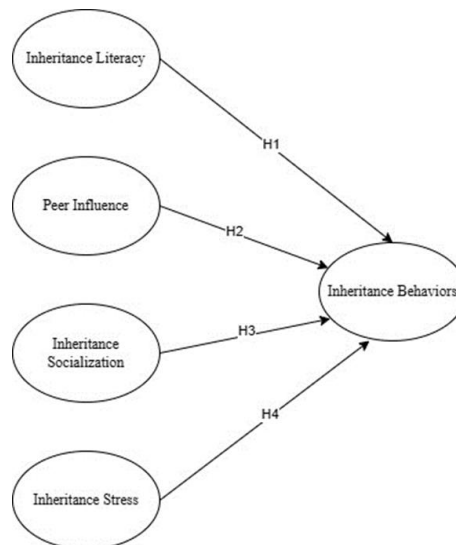
Disputes frequently emerge among heirs during the crucial process of determining who will be designated as administrators to succeed the deceased settlers. This is a pivotal juncture in FELDA inheritance management, as administrators play a vital role in overseeing and making decisions regarding the allocation and distribution of land and its proceeds. Given the complexity of family dynamics, financial stakes, and individual interests in choosing administrators, disagreements and disputes among heirs can be quite common. These disputes may revolve around the qualifications, suitability, and perceived fairness of the selected administrators, and they can become a source of tension and contention among family members. Consequently, the decision-making process regarding administrator appointments became a key point of conflict in FELDA inheritance matters (Abdul Rahman and Hassan, 2020; Suhaili and Rahim, 2018).

The issue of land ownership among FELDA generation is a complex one. Typically, these heirs do not have individual ownership of FELDA land. Instead, they are tasked with the responsibility of managing and distributing the land's proceeds to other heirs, in accordance with agreements made among themselves. However, this arrangement often leads to disputes and dissatisfaction among heirs. Such disputes have significant consequences, as they result in the unresolved management of

FELDA estates. Moreover, the lack of cooperation among heirs in providing complete documentation further compounds these issues. If a viable solution is not found, these problems could impede FELDA's overarching objective of preserving the sustainability of planned land, impacting the economic well-being and future prospects of these settlements (Tajul Urus et al., 2020).

### 3. Theoretical framework and hypothesis testing

This study incorporates financial behavior theories put forth by Kumar et al., (2023) and Rahman et al., (2021) even though their primary focus is on financial behaviors. The belief underlying this study is the fundamental aspects of financial behavior that can be adapted to the realm of inheritance behavior, including routine financial management, planning, saving, investing, spending, reliance on debt to meet standard requirements, and building a safeguard for future well-being. This adaptation extends beyond conventional financial transactions to encompass how individuals and families navigate the intricate terrain of inheritance planning and wealth transfer. By exploring inheritance behavior, this study sheds light on the comprehensive nature of inheritance decision-making, by revealing the potential factors that influence individuals' approaches to managing their inheritances and transferring wealth to future generations.



**Figure 1.** Theoretical framework.

As shown in **Figure 1**, the theoretical framework consists of four distinct independent variables, namely inheritance literacy, peer influence, inheritance socialization, and inheritance stress, with inheritance behaviors as the dependent variable. The selection of constructs for this study was deliberate in capturing the multifaceted nature of inheritance behavior within FELDA communities. “Inheritance literacy” was chosen to gauge individuals’ understanding of wealth transfer and estate planning, while “peer influence” was studied to explore the impact of friends on inheritance attitudes and decisions. “Inheritance socialization” delves into how family interactions shape inheritance attitudes, and “inheritance stress” measures the emotional burden of dealing with inheritance matters. Together, these constructs

provide a holistic view of inheritance dynamics. The dependent variable, “inheritance behaviors,” encompasses actions and decisions concerning asset management and wealth transfer. This framework enables the examination of cognitive, social, and emotional factors influencing inheritance outcomes, offering insights crucial for promoting positive inheritance practices within FELDA communities.

### **3.1. Inheritance behavior**

Previous studies have emphasized the crucial significance of financial behavior in the context of financial planning, establishing the basis for the inventive methodology employed in this investigation. Building upon this existing body of knowledge, the present study advances the comprehension of financial behavior by utilizing its principles as the fundamental theory for the formulation of a pioneering concept, which is, inheritance behavior. Financial behavior encompasses a broad spectrum of actions and choices pertaining to personal monetary matters and financial undertakings. These behaviors encompass diverse facets of financial execution, encompassing financial strategizing, fiscal allocation, capital investment, and wealth preservation (Khawar and Sarwar, 2021; Mutlu and Özer, 2022). Essentially, these terms pertain to the manner in which individuals administer their monetary resources, render financial decisions, and oversee their financial investments. These behaviors are not restricted solely to one’s financial choices, but rather encompass their inclination to partake in perilous or unsustainable financial methodologies (Aristei and Gallo, 2021).

Moreover, these activities necessitate achieving a harmonious equilibrium between economic, social, and environmental considerations (López-Medina et al., 2022). Additionally, they require embracing financial instruments such as bank accounts, credit cards, insurance policies, and pension schemes, as well as active engagement in financial markets such as stock exchanges and venture markets (Xu et al., 2022). Essentially, financial behaviors serve as a comprehensive manifestation of the choices and actions individuals undertake in the realm of personal finances, encompassing saving, spending, investing, and budgeting. Furthermore, these behaviors are influenced by a variety of factors including individual preferences, goals, and external economic conditions (Kumar et al., 2023).

While this study asserts that the behavior of inheritance presents itself as a multidimensional landscape, its fundamental objective lies in the analysis of the intricate dynamics that govern the management and transmission of assets and wealth across generations. It acknowledges that inheritance extends beyond mere financial transactions, encompassing emotional connections, familial expectations, and legal intricacies. By delving into these multifaceted elements, the study aims to offer a comprehensive comprehension of how individuals and families navigate the intricate terrain of inheritance planning and wealth transfer, ultimately shedding light on the holistic nature of inheritance behavior.

### **3.2. The impact of inheritance literacy**

This paper emerged from the notion of modifying the notion of financial literacy in order to formulate a framework for inheritance literacy. This determination was

stimulated by the common traits observed within these two areas, especially within the realm of comprehending and managing assets. Financial literacy encompasses a variety of essential elements that collectively contribute to an individual's understanding of financial matters such as comprehending financial concepts, making financial decisions (Khan et al., 2022; Morris et al., 2023), possessing the necessary cognitive capabilities to effectively process and internalize crucial financial information, evaluating and assessing various monetary options in a thorough and meticulous manner, formulating and devising appropriate and tailored financial strategies that align with one's unique circumstances and goals, and finally, responding and adapting to the ever-changing landscape of financial events (Kumar et al., 2023). In addition, it comprises an understanding of investment practices, the ability to manage credit effectively, an awareness of financial requirement throughout retirement (Alshebami and Aldhyani, 2022), the aptitude to examine diverse financial alternatives with great scrutiny, as well as a fundamental grasp of economic and financial principles (Rahman et al., 2021). On the other hand, in the context of this specific investigation, the concept of 'inheritance literacy' is precisely defined as the cognitive ability to understand and incorporate abstract ideas related to the complex field of inheritance, including the nuanced areas of estate planning and the transfer of assets between generations. The current research presents the argument that this particular type of literacy has the potential to exert a substantial impact on the actions and conduct of individuals in relation to matters concerning the transmission of wealth and assets to subsequent generations. Thus, this study proposes the following hypothesis:

- H1: Inheritance literacy positively affects inheritance behaviors.

### **3.3. The impact of peer influence**

Peer influence plays a crucial role in shaping the behaviors associated with inheritance. When friends constantly engage in saving practices, such as maintaining savings accounts, it establishes a social norm surrounding responsible financial behavior. This normalization has the potential to motivate individuals to emulate these practices and adopt similar strategies for saving, which can also extend to their efforts in planning for inheritance. Furthermore, the exchange of ideas, advice, and experiences related to financial planning, including aspects of inheritance, among friends can cultivate a supportive environment. In this environment, individuals can benefit from insights and support from their peers, facilitating their own financial planning endeavors, particularly in the context of inheritance and estate planning (Alshebami and Aldhyani, 2022). The concept of peer influence, in a broader sense, encompasses the impact of friends on behavior and significantly shapes individual attitudes and decision-making processes in financial matters, covering the aspects of saving and making financial choices, including those related to inheritance and estate planning (Ali-Rind et al., 2023; Mohd Abdul Kadir and Jamaluddin, 2020; Putri and Wijaya, 2020). Thus, this study proposes the following hypothesis:

- H2: Peer influence positively affects inheritance behaviors.

### **3.4. The impact of inheritance socialization**

In a manner similar to the process of financial socialization, inheritance socialization wields a significant influence over inheritance behaviors. It encompasses the acquisition and assimilation of knowledge, skills, attitudes, and habits pertaining to the domain of inheritance and wealth transfer through social interactions and experiences within the familial context (Kumar et al., 2023; LeBaron and Kelley, 2021). Similar to financial socialization, which has a major impact on financial behavior, inheritance socialization plays a crucial role in shaping individuals' approaches to decisions regarding the management and allocation of assets and wealth to future generations. Parental interactions within the family, including conversations or disagreements regarding matters of inheritance, possess the ability to profoundly mold individuals' inheritance behaviors, much like the influence of financial discussions on financial behaviors (Ameer and Khan, 2020; Bartholomae and Fox, 2021; Utkarsh et al., 2020; Zhao and Zhang, 2020). This process, whether deliberate or unintentional, involves the transmission of values, norms, and standards that guide individuals in promoting their financial well-being and making informed choices about their inheritance and estate planning strategies (Deenanath et al., 2019). Therefore, a comprehensive understanding of the dynamics of inheritance socialization is crucial in order to comprehend how individuals navigate the complex intricacies of inheritance planning and wealth transfer across successive generations. This study proposes the following hypothesis:

- H3: Inheritance socialization positively affects inheritance behaviors.

### **3.5. The impact of inheritance stress**

Inheritance stress, akin to financial stress, can significantly shape inheritance behavior. Inheritance stress encompasses the emotional and psychological strain experienced when individuals grapple with complex decisions surrounding the distribution of assets and wealth. Much like financial stress affects financial behavior, inheritance stress can lead to impulsive or delayed decision-making in inheritance planning, potentially causing heirs to make choices that do not align with their long-term inheritance objectives. Just as financial distress hampers financial behavior, individuals undergoing inheritance stress may find it challenging to navigate the intricacies of wealth transfer, potentially resulting in difficulties in fulfilling their intended inheritance plans (Fachrudin and Latifah, 2022; Montalto et al., 2019). Just as financial stress is associated with reduced financial well-being, inheritance stress can contribute to strained family relationships and emotional turmoil (Rahman et al., 2021; Zhang and Chatterjee, 2023). Overall, inheritance stress, much like financial stress, can exert a significant influence on inheritance behavior, impacting decision-making processes, family dynamics, and the ultimate realization of an individual's inheritance goals. Thus, this study proposes the following hypothesis:

- H4: Inheritance stress negatively affects inheritance behaviors.

## **4. Methodology**

### **4.1. Type of research**



The research methodology employed in this study is characterized by a quantitative approach, with the central aim of examining the impact of key variables, namely, inheritance literacy, peer influence, inheritance socialization, and inheritance stress—on inheritance behaviors within the unique context of FELDA communities. The variables utilized in the study were adapted from previous research studies. Specifically, the constructs of inheritance literacy and inheritance stress were drawn from the work of Rahman et al. (2021) where measures to assess individuals' comprehension of wealth transfer and estate planning (inheritance literacy) and the emotional strain experienced in dealing with inheritance matters (inheritance stress) were likely developed. Peer influence was inspired by the research conducted by Alshebami and Aldhyani (2022) who likely explored the impact of friends on individuals' attitudes and decisions regarding inheritance. Additionally, the constructs of inheritance socialization and inheritance behaviors were rooted in the research of Kumar et al. (2023) where investigations into how family interactions and experiences shape individuals' attitudes and behaviors related to inheritance (inheritance socialization), as well as the actions and decisions made by individuals and families regarding the management and transfer of their assets and wealth to future generations (inheritance behaviors), were likely conducted. These measures were adapted to fit the objectives of the study and the unique characteristics of FELDA communities, ensuring the validity and reliability of our questionnaire items within this specific context.

#### **4.2. Questionnaire development and data collection**

Certainly, the research employed a structured questionnaire as the primary data collection tool. This questionnaire was thoughtfully designed with statements that participants could respond to using a five-point Likert scale, offering a spectrum of responses from “1 = Strongly disagree” to “5 = Strongly agree.” The questionnaire encompassed six distinct sections, each serving a specific purpose: The first section gathered demographic information about the participants, while the subsequent sections delved into the core variables under investigation. These sections included inheritance literacy, peer influence, inheritance socialization, inheritance stress, and inheritance behaviors. This comprehensive questionnaire allowed for the systematic collection of data, enabling the study to capture a broad range of information related to the research variables and ultimately facilitating a thorough analysis of their relationships and effects within the study's context.

Prior to the primary data collection phase, a crucial pre-test was conducted involving the participation of three academic experts. The initial questionnaire underwent evaluation by academic experts, including specialists in language, methodology, and finance. Following their review, this study carefully considered their feedback and made necessary revisions to the questionnaire items. Specifically, based on the comments provided by the experts, this study removed 2 items related to inheritance behavior, 1 item related to inheritance socialization, 1 item related to inheritance stress, and 1 item related to inheritance literacy. Thus, the total number of items for each variable is 3. These modifications were implemented to enhance the clarity, relevance, and effectiveness of the questionnaire in capturing the constructs of

interest within the context of the study.

To ensure the questionnaire's suitability for the local context, it underwent a comprehensive validation process. Initially, the questionnaire was translated into Bahasa Melayu (Malay language) to cater to the language preferences of the study's participants. Subsequently, the translated version was thoroughly reviewed by three professional editors who possess expertise in both language and content. This rigorous review aimed to validate not only the language accuracy but also the cultural relevance and content appropriateness for the local audience.

In addition, a pilot study was conducted involving 30 FELDA communities in FELDA Keratong, which represented the majority of the respondents in this study. The pilot study allowed for necessary adjustments to ensure clarity and effectiveness in data collection. Through these careful validation efforts, the study aimed to enhance the questionnaire's reliability and cultural sensitivity, ultimately contributing to the accuracy and validity of the research findings within the local context. During the pilot study, participants were asked to provide feedback on the questionnaire, including their understanding of the study's objectives and each item within the constructs. The respondents confirmed their understanding of the items comprising the constructs by providing valuable insights into the clarity and comprehensibility of the questionnaire.

#### **4.3. Data analysis**

Following the preparation of the questionnaires and completion pilot study, the formal data collection was conducted. The questionnaires were distributed among the study's target population, the FELDA communities, who constituted the sample for data collection. The total respondents in this study is  $n = 409$ .

The collected data, comprising responses to the questionnaire items, was then subjected to a rigorous analysis using the Partial Least Square Structural Equation Modeling (PLS-SEM) method, facilitated by SmartPLS 4. The selection of PLS-SEM was deliberate, as it is renowned for its versatile and widely recognized applications in the field of management and related areas (Guenther et al., 2023; Manley et al., 2021). This robust analytical approach allowed for the comprehensive exploration and evaluation of the complex relationships between the study's variables, providing a structured and statistically sound framework to derive meaningful insights from the data collected within the context of this research (Hair et al., 2011). The choice of Partial Least Squares Structural Equation Modeling (PLS-SEM) over alternatives such as Confirmatory Factor Analysis (CFA) and Covariance-based SEM (CB-SEM) was motivated by the exploratory nature of our research. PLS-SEM is particularly suitable for exploratory research, as it allows for the exploration of complex relationships among variables without imposing strict assumptions about the underlying data distribution or model structure. Unlike CB-SEM, which is typically used for confirmatory research where hypotheses are well-defined and relationships are specified in advance, exploratory research like ours involves investigating novel concepts and relationships where theoretical frameworks may not yet be fully established (Ahmed El Maalmi and Abbadi, 2023; Sabol et al., 2023).

## 5. Methodology

### 5.1. Respondents' demographic

The demographic profile of the study participants is diverse and detailed as shown in **Table 1**. The total number of respondents in this study is  $n = 409$ . As per Hair et al. (2011) the minimum sample size necessary for Partial Least Squares Structural Equation Modeling (PLS-SEM) should be at least ten times the largest number of structural paths directed at a particular latent construct in the structural model. In this study, there are 4 structural paths, indicating a minimum required sample size of 40. Thus, the study surpasses the minimum sample size requirement, ensuring a valid and sufficient number of responses for conducting the analysis.

**Table 1.** Respondents' profile.

	Information	Frequency ( <i>n</i> )	Percentage (%)
Gender	Male	196	47.9
	Female	213	52.1
Felda	Redong	22	5.4
	Keratong	122	29.8
	Air Tawar	9	2.2
	Ayer Hitam	1	0.2
	Bukit Batu	1	0.2
	Bukit Serampang	17	4.2
	Chempelak	49	12
	Chini	22	5.4
	Jengka	2	0.5
	Kahang	1	0.2
	Kemelah	7	1.7
	Gelanggi	2	0.5
	Nitar	7	1.7
	Palong	73	17.8
	Pasoh	1	0.2
	Pemanis	32	7.8
	Selancar	18	4.4
	Panching	1	0.2
	Ledang	3	0.7
	Tenang	3	0.7
	Kahang	6	1.5
	Layang-layang	1	0.2
	Lenga	2	0.5
	Maokil	3	0.7
	Papan Timur	1	0.2
	Ulu Belitung	3	0.7

**Table 1.** (Continued).

	Information	Frequency (n)	Percentage (%)
Age	18–25 years old	42	10.2
	26–30 years old	44	10.8
	31–35 years old	79	19.4
	36–40 years old	59	14.4
	41–45 years old	41	10
	46–50 years old	25	6.2
	51–55 years old	17	4.2
	56–60 years old	29	7.1
	61–65 years old	41	9.9
	66–70 years old	26	6.3
	71–75 years old	5	1.4
	76–80 years old	1	0.2
Occupation	Government	62	15.2
	Private	125	30.6
	Self Employed	85	20.8
	Non-Employed	130	31.8
	Others	7	1.7
Marital Status	Single	77	18.8
	Married	287	70.2
	Divorced	4	1
	Widower	41	10
Education	Malaysian certification of education	217	53.1
	Malaysian higher certification of education or equivalence	27	6.6
	Diploma or equivalence	76	18.6
	Bachelor's degree or equivalence	71	17.4
	Master or equivalence	16	3.9
	PhD or equivalence	2	0.5

In terms of gender, there is a nearly equal distribution between males (47.9%) and females (52.1%). FELDA locations are varied, with Keratong being the most prevalent (29.8%). Age distribution spans across different ranges, with the majority falling between 31 to 35 years (19.4%). Occupationally, participants are engaged in various sectors, notably in the private sector (30.6%), self-employed roles (20.8%), and government employment (15.2%). Marital status varies, with a predominant number being married (69.9%), followed by singles (18.8%) and widowers (10%). In terms of education, the majority hold a Malaysian Certification of Education (53.1%), while others possess higher qualifications, including bachelor's degree (17.4%), diploma (18.6%), and advanced degree (3.9%).

**Table 2** presents data on various constructs related to inheritance behavior within a particular context. The first construct, “Inheritance behavior” is indicated by three items with the means ranging between 3.51 to 3.77 and standard deviations between

0.81 to 0.85. The second construct, “Inheritance socialization,” also encompasses three items, reflecting the means from 3.43 to 4.25 and standard deviations from 0.73 to 0.95. The third construct, “Inheritance stress,” comprises three items with the means varying from 4.03 to 4.22 and standard deviations between 0.68 to 0.82. “Inheritance literacy,” as the fourth construct, includes three items displaying the means between 3.36 to 3.69 and standard deviations from 0.82 to 0.90. Lastly, “Peer influence,” as the fifth construct is represented by three items with the means ranging from 3.26 to 3.60 and standard deviations from 0.79 to 1.01.

**Table 2.** Constructs, items, mean and standard deviations.

Constructs	Items	Mean	SD
Inheritance behavior	Behavior1	3.71	0.81
	Behavior2	3.51	0.85
	Behavior3	3.77	0.81
Inheritance socialization	Socialization1	3.43	0.88
	Socialization2	3.62	0.95
	Socialization3	4.25	0.73
Inheritance stress	Stress1	4.03	0.82
	Stress2	4.22	0.68
	Stress3	4.15	0.76
Inheritance literacy	Literacy1	3.36	0.90
	Literacy2	3.69	0.82
	Literacy3	3.67	0.85
Peer influence	Influence1	3.53	0.79
	Influence2	3.60	0.85
	Influence3	3.26	1.01

## 5.2. Measurement model

All constructs in the research model are reflective latent variables. The reliability of the measurement model was tested using Cronbach Alpha and composite reliability. The rule of thumb for Cronbach Alpha and composite reliability is more than 0.7. As shown in **Table 3**, Cronbach Alpha and CR value were all above 0.7 (Hair et al., 2011).

Convergent validity refers to the degree to which different measures of the same construct are correlated. It is typically assessed by examining the strength and significance of relationships between different indicators that are theoretically supposed to measure the same construct. Convergent validity is often gauged through several parameters. Factor loadings typically exceeding 0.708 represent a significant influence of the construct’s indicators on the measurement (Guenther et al., 2023). Average Variance Extracted (AVE) values above 0.5 signify that more than 50% of the variance in the construct’s indicators is attributable to the underlying construct rather than measurement error (Hair et al., 2019). The reported findings demonstrate robust convergent validity, as indicated by the range of outer loadings falling between 0.737 and 0.925 across the constructs, suggesting a strong relationship between the items and their respective constructs. Additionally, all the constructs exhibit an

Average Variance Extracted (AVE) greater than the acceptable threshold of 0.5.

**Table 3.** Measurement model.

Constructs	Items	Loading	AVE	$\alpha$	CR
Inheritance behavior	Behavior1	0.875	0.745	0.829	0.842
	Behavior2	0.817			
	Behavior3	0.896			
Inheritance socialization	Socialization1	0.831	0.833	0.700	0.710
	Socialization2	0.801			
	Socialization3	0.737			
Inheritance stress	Stress1	0.816	0.892	0.823	0.923
	Stress2	0.925			
	Stress3	0.824			
Inheritance literacy	Literacy1	0.845	0.790	0.867	0.866
	Literacy2	0.845			
	Literacy3	0.893			
Peer influence	Influence1	0.882	0.882	0.811	0.811
	Influence2	0.915			
	Influence3	0.728			

The HTMT (Heterotrait-Monotrait) ratio of discriminant validity assessment measures the distinctions between constructs in a structural model. In this instance, the HTMT ratio values, derived from the inter-correlations between constructs, exhibit the level of separation or distinctiveness between the constructs. The values in the matrix in **Table 4** suggest a reasonable discriminant validity, as they generally conform to the recommended benchmark of 0.85 or below (Hair et al., 2019). The HTMT analysis indicates that the constructs are sufficiently distinct from each other, supporting the validity of the structural model.

**Table 4.** Heterotrait-Monotrait Ratio of Discriminant Validity.

	Behavior	Socialization	Stress	Literacy	Influence
Behavior	-	-	-	-	-
Socialization	0.840	-	-	-	-
Stress	0.360	0.580	-	-	-
Literacy	0.634	0.733	0.401	-	-
Influence	0.412	0.693	0.396	0.626	-

### 5.3. Structural model

The variance inflation factor (VIF) values, ranging from 1.267 to 1.673, were well below the conventional threshold of 5, indicating the absence of multicollinearity issues among the independent variables in the study. Multicollinearity reflects the presence of high correlations among independent variables, which can distort statistical analyses, making it challenging to discern the distinct effect of each variable.

In **Table 5**, the VIF values falling comfortably below the threshold of 5 signify that the variables included in the analysis were sufficiently independent of each other.

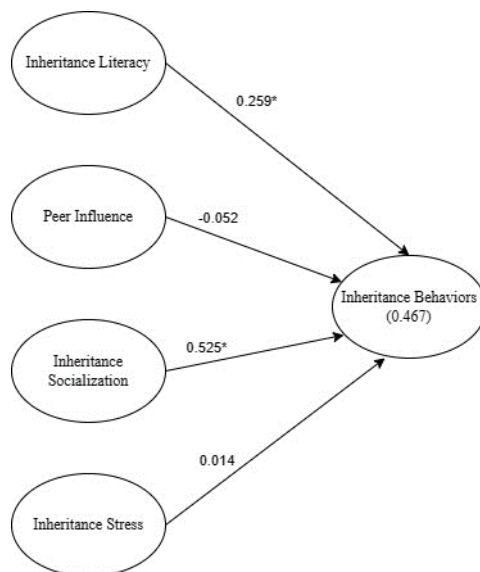
**Table 5.** Structural model.

Hypothesis	Structural path	$\beta$ (significance interval)	Support	VIF
H1	Literacy $\rightarrow$ Behavior	0.259*** (0.169, 0.379)	Yes	1.673
H2	Influence $\rightarrow$ Behavior	-0.052 (-0.133, 0.042)	No	1.568
H3	Socialization $\rightarrow$ Behavior	0.525*** (0.422, 0.608)	Yes	1.824
H4	Stress $\rightarrow$ Behavior	0.014 (-0.082, 0.089)	No	1.267

Significance level: \*  $p < 0.05$ , \*\*  $p < 0.01$ , and \*\*\*  $p < 0.001$ .

The Partial Least Squares (PLS) structural model was applied to evaluate the paths and relationships between constructs as portrayed in **Table 5**. The results reveal significant impacts on the Behavior construct based on the structural paths established by the hypotheses. Specifically, Literacy demonstrates a substantial and positive effect ( $\beta = 0.259$ ,  $p = 0.000$ ), contributing significantly to Behavior. Similarly, Socialization is found to have a notable and positive impact ( $\beta = 0.525$ ,  $p = 0.000$ ) on Behavior, further supporting the significance of its influence on this construct within the model. However, Influence and Stress display non-significant effects ( $\beta = -0.052$ ,  $p = 0.161$  and  $\beta = 0.014$ ,  $p = 0.389$  respectively), indicating that their influence on Behavior is not statistically significant. This analysis reveals varying degrees of impact on the Behavior construct, with Literacy and Socialization having substantial effects, while Influence and Stress show non-significance in their relationships within the structural model.

The  $R^2$  value is particularly valuable as it offers insights into the model's ability to provide explanations for the observed variations. In this specific study, the  $R^2$  value indicates that approximately 46.7% of the variation in inheritance behaviors can be accounted for by the exogenous variables integrated into the model as depicted in **Figure 2**.



**Figure 2.** Model estimation.

Note: \* $p < 0.001$

## **6. Discussion**

The relationship between inheritance literacy and inheritance behavior is a crucial element in understanding how individuals in FELDA manage their inherited assets. Inheritance literacy, which encompasses the knowledge and understanding of inheritance processes, plays a pivotal role in shaping individuals' inheritance behavior. When individuals are well-versed in inheritance-related concepts and processes, they are more likely to make informed decisions and engage in behavior that aligns with their inheritance goals. This could include efficient estate management, equitable asset distribution, and compliance with legal regulations. The significant result indicating a strong relationship between inheritance literacy and inheritance behavior signifies that a higher level of literacy in inheritance matters is associated with more effective, organized, and responsible management of inherited assets within the unique FELDA context. It demonstrates that a deep understanding and knowledge of inheritance processes significantly impact the way heirs manage inherited assets. In FELDA, where complexities surround land distribution and management, possessing comprehensive inheritance literacy becomes vital for making informed decisions and executing effective estate management. The heirs who are more knowledgeable about inheritance laws, property rights, and estate planning tend to demonstrate more responsible, efficient, and effective behavior in managing the inherited assets within the FELDA schemes. This result underscores the pivotal role that literacy in inheritance laws and estate management plays in facilitating more prudent, informed, and effective decision-making among heirs within FELDA.

Several studies have highlighted the prevailing lack of understanding among FELDA settlers regarding the implications of the Land Act (Group Settlement Areas) 1960, resulting in a failure to comprehend the restrictions and land ownership status governed by this legislation (Arifin and Hussin, 2015, Nor Muhamad and Mat Hussain, 2013). This lack of comprehension has been evident in various contexts, such as the case study conducted by Mohamad et al. (1998) on Lurah Bilut's settlers, emphasizing the limited understanding of inheritance management procedures. This inadequate comprehension often leads to technical errors, translating into both time and financial costs. Enhancing inheritance literacy demands substantial time and effort, particularly due to the continual growth of settler families. Although the government's plan for data digitization may alleviate literacy issues concerning the technical aspects of inheritance management, the study underlines the persistent struggle of land development authorities like FELDA in effectively communicating with their communities on inheritance management matters (Arifin and Hussin, 2015). Additionally, Ahmad et al. (2017) stressed the necessity of providing information on land status from the outset to prevent family disputes, highlighting the need for a mechanism to govern administrators' conduct.

The relationship between inheritance socialization and inheritance behavior holds significant weight in the context of FELDA estates, representing how the social environment, communication, and cultural norms surrounding inheritance within FELDA communities shape individuals' actions. Inheritance Socialization reflects the transmission and acquisition of values, norms, and knowledge related to inheritance among community members. The degree to which individuals adhere to these learned



social values and norms significantly influences their Inheritance Behavior. An effective inheritance socialization process instills customs and practices related to asset distribution, decision-making, and familial expectations. This process can significantly impact how heirs' approach and manage inherited assets, influencing whether they cooperate and resolve disputes or face conflicts in administering the estates. Understanding this relationship is vital in developing effective strategies that align inherited asset management with social norms, aiming for cohesive and equitable inheritance practices within the FELDA communities.

The significant result indicating a strong relationship between Inheritance Socialization and Inheritance Behavior carries important implications for FELDA estate management. In the context of FELDA, the process of inheriting and managing land is intricately tied to family and social dynamics. The significant relationship suggests that the way heirs have been socialized or educated within their families and communities regarding inheritance practices significantly influences their subsequent behavior when it comes to managing inherited assets. In FELDA, where traditional and cultural norms often guide inheritance practices, effective socialization can lead to more responsible, cooperative, and prudent inheritance behavior. Heirs who have been socialized effectively are more likely to work harmoniously with their family members and co-beneficiaries, resulting in smoother and more efficient management of FELDA land. This result highlights the importance of family and community education and socialization processes in ensuring the successful and sustainable management of FELDA estates.

This study approved the investigation by Ahmad et al. (2017) as they explored the socio-economic implications of inheritance management practices within group settlements. The study emphasized that the population's attitude within the settlement significantly influences the inheritance management process, with a lackadaisical approach potentially leading to significant delays. Additionally, dependencies on others for inheritance management, particularly when the designated person fails to submit an inheritance application form at the initial stage, pose significant challenges (Nor Muhamad and Mat Hussain, 2013). Negative inheritance social stigma contributes to beneficiaries' hesitance in initiating inheritance management procedures due to perceptions of impropriety and greediness (Nor Muhamad and Mat Hussain, 2013). Moreover, the inability to discuss and decide on the land's inheritance beneficiaries causes significant issues, leading to disputes and potential complications in administration within settlements (Mohamad et al., 2011). The analysis highlights that legislative provisions, system weaknesses, and societal attitudes and knowledge on inheritance management are primary contributors to challenges in effective inheritance distribution. Tackling these three factors is crucial to mitigate their negative impact (Asri et al., 2022).

The non-significant relationship between Inheritance Stress and Inheritance Behavior within the FELDA context suggests that, based on the data analyzed, there is no statistically meaningful association between the stress experienced during the inheritance process and the subsequent behaviors of the heirs. This result indicates that the stressors faced by the heirs, whether conflicts, uncertainties, or responsibilities arising from inheritance, may not significantly impact their behavioral responses in managing inherited assets within the FELDA communities. This finding might imply

that other factors or dynamics could be more influential in shaping the heirs' behaviors regarding the inheritance process, thus warranting further investigation into additional variables that might play a more substantial role in determining their actions.

The relationship between peer influence and inheritance behavior suggests a connection between the influence of peers and the behavior of heirs in managing inherited assets. The non-significant result for the relationship between peer influence and inheritance behavior suggests that in the context of FELDA, the influence from peers does not appear to be a significant driver of how heirs manage their inherited assets. This implies that factors other than peer influence, such as family dynamics, cultural norms, or individual preferences, may have a more substantial impact on the behavior of heirs when it comes to handling inheritance-related matters. While peers may still provide guidance or opinions, their influence does not appear to be a statistically significant factor in shaping the decisions and actions of heirs concerning inheritance management.

## **7. Practical implication**

The practical implications of enhancing inheritance literacy are notably significant for influencing inheritance behavior within the FELDA communities. By emphasizing inheritance literacy programs and initiatives aimed at educating beneficiaries about the Land Act (Group Settlement Areas) 1960 and the inheritance management procedures, potential positive outcomes can be observed. A better understanding of the legal provisions, regulations, and processes governing inheritance within the FELDA communities can lead to improved inheritance behavior. With increased literacy, heirs may be more inclined to responsibly manage their inheritance rights, fostering a culture of compliance with legal requirements and regulations. This educational intervention could help minimize disputes, delays, and misconceptions, leading to more effective and efficient inheritance management practices among FELDA communities. Additionally, promoting inheritance literacy could foster a more cohesive and harmonious environment within families, thus benefiting the wider social fabric of the FELDA communities.

The practical implication of inheritance socialization on inheritance behavior within the FELDA communities is significant in influencing and improving the management of inheritances. Creating programs or platforms that focus on socializing individuals within the communities regarding the legal and procedural aspects of inheritance can lead to beneficial outcomes. Through such initiatives, the heirs become familiar with the importance of inheritance management, know the required legal procedures, and are aware of the significance of adhering to the regulations set forth by Land Act (Group Settlement Areas) 1960. This socialization process can promote responsible behavior among the communities in handling inheritance matters, reducing conflicts, misunderstandings, and delays in the inheritance process. As a result, better socialization can potentially foster a culture where community members understand their rights and obligations, leading to more effective and efficient inheritance management practices within the FELDA communities.

## 8. Conclusion

The present study that focuses on factors that influence inheritance behavior within the FELDA communities are of critical significance in illuminating the complexities and challenges surrounding the management of inheritances in these settlements. By assessing factors such as inheritance literacy, socialization, stress, literacy, and peer influence, this study underscores the pivotal role these elements play in shaping the patterns of inheritance behavior. Understanding the impact of these factors is crucial, as they are deeply interwoven with the socioeconomic, legal, and communal fabric within FELDA communities. By comprehending the dynamics of inheritance behavior, the study paves the way for informed policies, interventions, and educational initiatives aimed at improving the inheritance management process, mitigating conflicts, streamlining procedures, and fostering better social and economic well-being within the FELDA settlements.

**Author contributions:** Conceptualization, NG and MKK; methodology, MKK and NIMN; software, NHNM and ABSD; validation, NMZAR and AHA; formal analysis, NG and NINZ; investigation, MKK and NHAAR; resources, MZM and AAB; data curation, NG and MKK; writing—original draft preparation, NG and NIMN; writing—review and editing, NHNM; visualization, ABSD and NMZAR; supervision, AHA and AAB; project administration, NINZ; funding acquisition, MKK. All authors have read and agreed to the published version of the manuscript.

**Funding:** This research was funded by Malaysian Ministry of Higher Education under Fundamental Research Grant Scheme (FRGS), grant number FRGS/1/2021/SSI0/UTM/02/11.

**Conflict of interest:** The authors declare no conflict of interest.

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