Available on: https://jsshrs.ep-journals.org/ E-ISSN: 3051-3561, P-ISSN: 3051-3553

Journal of Social Science and Human Research Studies

Volume : 02 Issue : 07 July-2026

Lawyers, Legal Literacy and Civil Disputes: Public Perceptions and Access-To-Justice Implications

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Published Date: July 24, 2026 **Article DOI: 10.65150/EP-jsshrs/V2E7/2026-36**

ABSTRACT: Access to justice is a cornerstone of the rule of law; however, civil disputes frequently present a significant threshold when a complainant aims to defend, or enforce, the rights and interests under the law. Based on the Legal Capability Framework and Self-Efficacy Theory, this research investigates how the sources of Institutional Support Resources (ISR), Civil Legal Insight (CLI), Navigation of Legal Procedures (NPL), Legal Aid Accessibility (LAA) and Perceived Legal Readiness (PLR) influence Access-to-Justice Problems (AJP). Data was gathered through a structured questionnaire, which was subsequently subjected to two rounds of expert review and was tested through the development of an integrated research model: 326 survey participants engaged in this study were questioned. PLS-SEM (Partial Least Squares Structural Equation Modeling) was used for examining the proposed relations. Results show that both ISR and CLI lead to significant improvements in PLR. Additionally, CLI, NPL, LAA and PLR significantly reduce Access-to-Justice Problems, and NPL is the best direct predictor of lower justice-oriented barriers. The mediation analysis shows that the mediation effect of PLR on Access-to-Justice Problems with ISR and LAA are very significant. These results in turn add to access-to-justice and legal capability literature by finding Perceived Legal Readiness as a prominent mediating factor that links legal resources and abilities to enhance justice outcomes. It also bears practical value to policy makers and legal institutions who wish to foster citizen ability to navigate law and access justice.

KEYWORDS: access to justice, legal capability, legal literacy, legal aid accessibility, perceived legal readiness, civil disputes.

1. INTRODUCTION

Access to justice is recognized as a cornerstone of the rule of law, social justice, and sustainable development. The concept of legal capacity encompasses not only formal access to the courts but also an individual's capacity to understand their legal rights, access legal aid, follow legal procedures, and achieve fair and reasonable dispute resolution (Cappelletti & Garth, 1978; Sandefur, 2010). Notwithstanding major legal reforms undertaken by many countries, a substantial proportion of citizens still face difficulties in pursuing civil disputes, particularly due to a lack of legal knowledge, complex procedures, inadequate access to legal services, and economic constraints (Calvi, 2024; Genn, 2005). Findings in legal competence studies showed that the competence of one in identifying legal issues is directly related to the ability to use suitable legal mechanisms and its outcome (Virkar et al., 2022). People with high legal skills and confidence in handling legal issues are the most inclined to strive for resolution and to defend their rights.

On the other hand, low legal competence is associated with unresolved disputes, exposure to legal issues, and reduced access to justice (Aoun et al., 2026; Virkar et al., 2022). Legal literacy is now developed as a component of legal competence. Being aware of the law and legal rights and the transferable capabilities to the practical application and judgments (Vargas Penagos, 2025) are some basic skills of legal literacy. People with high legal literacy will be able to be knowledgeable on potential legal issues, for example to be able to address disputes between parties to a case, and consequently be the best fit for working with specialists in this field and to respond appropriately to issues arising in the legal system for the resolution process (Barendrecht, 2011). The access of citizens to justice is facilitated through legal education, institutional support services, and legal aid. Institutions that support such people enable the people with legal information and recommend people to dispute resolution resources and the right path of action. Also, citizens file legitimate legal requests under an umbrella of proper legal assistance (K & Singai, 2022), and consequently, the information barriers and economic obstacles are lowered. Moreover, the navigation skills of an individual and his experience with legal processes can also impact their preparedness and capacity for effective engagement in civil disputes which law institutions deal with.

Based on the theory of legal capacity and the approach to access to justice, this study argues that Institutional Support Resources (ISR), Civil Legal Literacy (CLI), Legal Procedure Navigation (NPL), and Access to Legal Aid (LAA) are components that contribute to shaping Perceived Legal Readiness (PLR). This means that individuals with higher levels of legal preparedness are also more likely to encounter fewer

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problems in accessing justice (AJP). Therefore, in this study, both the direct and indirect impacts of these factors are considered within an integrated conceptual framework.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. Access to Justice and Legal Capability

Access to justice is considered a principle of the rule of law and a prerequisite for the effective protection of citizens' rights. Access to justice is defined as the ability to access courts and, in particular, the ability to obtain fair and effective remedies for individuals through legitimate legal mechanisms and institutions. The prospect of achieving justice is influenced by the availability of legal aid and the ability to identify legal problems, understanding of one's own rights, and the ability to effectively participate in legal proceedings (Cappelletti & Garth, 1978). From a theoretical perspective, the legal capacity framework provides the necessary analytical basis to clarify citizens' ability to participate in the functioning of the legal order (Shestowsky, 2016). The legal capability framework presents an essential theoretical underpinnings to the appreciation of citizens' involvement with legal orders.

Legal capacity is the result of a combination of legal knowledge, skills, personal confidence, and the resources that an individual possesses to handle potential legal problems and implement appropriate remedies (Poullet, 2011). These individuals are often able to identify and report violations effectively, easily obtain assistance, comply with legal procedures, and thus achieve favorable resolution outcomes.

Conversely, insufficient legal capacity can lead to unresolved disputes, procedural errors, and limitations in access to justice (Chen, 2023). While legal capacity in civil disputes can vary and is influenced by many factors such as institutional support, legal knowledge, procedural competence, and access to legal aid, the sum of these factors will affect how individuals perceive their legal preparedness and their ability to overcome obstacles.

2.2. Institutional Support Resources and Perceived Legal Readiness

The resources used in terms of institutional support include assistance, information, guidance and referral services from public institutions, legal organizations, community groups and governmental agencies. Resources like that are essential to reducing uncertainty and to making people aware of what legal remedies are available. According to the legal capability theory, the institutional support functions as an external resource increasing individuals' confidence to face the cases in front of them (Woodring, 2026). By understanding procedural requirements and feeling ready to handle disputes, citizens who have received the support of legal institutions are more likely to understand procedural requirements and feel prepared to address disputes. Information and advisory services are positively associated with individuals' willingness to engage with legal systems and formal dispute resolution mechanisms (Le Thi, 2026; Singha, 2026). As a result, greater support resources from institutions are anticipated to foster perceived legal readiness.

H1: Institutional Support Resources (ISR) positively affect Perceived Legal Readiness (PLR).

2.3. Civil Legal Insight and Perceived Legal Readiness

Civil Legal Insight -- Understanding civil laws, legal rights, obligations, and dispute resolution mechanisms. The impact of understanding the law has been a central tenet of legal literacy scholars (Hu, 2024). People with more knowledge of legal processes will generally be more capable of evaluating the situations in the law and recognize choices and decisions available to them (Ergashev, 2025). This type of knowledge cuts out uncertainty and strengthens confidence when confronting the law. Hence, legal insight might directly influence individuals' perceptions of legal preparedness. Accordingly, higher levels of civil legal insight are expected to strengthen perceived legal readiness.

H2: Civil Legal Insight (CLI) positively affects Perceived Legal Readiness (PLR).

2.4. Navigation of Legal Procedures and Perceived Legal Readiness

Legal procedures are typically a minefield of administrative processes, documentation, and institutional interactions. And so navigating these procedures is an intrinsic aspect of legal capacity. Citizens can be less confused and more confident at dealing with disputes. Previous studies demonstrate that procedural competence promotes legal problem-solving and increases engagement with legal institutions (Barendrecht, 2011; Calvi, 2024).Those who are able to navigate legal procedures are thus more apt to view themselves as legally prepared.

H3: Navigation of Legal Procedures (NPL) positively affects Perceived Legal Readiness (PLR).

2.5. Legal Aid Accessibility and Perceived Legal Readiness

Legal aid services offer assistance and counseling to individuals who may not otherwise have access to legal options. Legal aid reduces informational disadvantages and facilitates informed decisions at a time of legal proceedings (Tor, 2026).When citizens experience legal aid services as readily available, accessible, affordable, and responsive, they are more likely to feel supported and capable of pursuing legal remedies. Legal aid accessibility therefore may positively influence perceived legal readiness.

H4: Legal Aid Accessibility (LAA) positively affects Perceived Legal Readiness (PLR).

2.6. Determinants of Access-to-Justice Problems

Access to justice is the ability of individuals to seek and obtain remedies through formal or informal legal institutions for grievances in compliance with human rights standards. Despite being legally qualified citizens, many citizens still face obstacles in dealing with civil disputes despite the existence of formal legal protections. As proposed by the Access-to-Justice Framework, these kinds of obstacles are widely observed among many people who have insufficient legal knowledge, complex procedures, lack of institutional support, weak institutions, and few help with legal assistance. Such hurdles frequently deny people the opportunity to make the best use of their legal rights and receive the fair results on which they can rely. The Legal Capability Framework shows that effective involvement to comply well with legal systems is not just related to legal institutions of law, but rather to individual competencies in the field, such as legal understanding, procedural skills, and the ability to use support services.

As a result, both individual capacity and the extent to which citizens experience justice-related difficulties are predicted to be influenced by both the individual and external support. Informational support tools include legal channels of information, legal advisory services, community

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support systems, and public institutions to help citizens navigate and address legal issues. By an extension of legal capability theory, institutions operate as external enablers, which help alleviate information asymmetry, and in the process assist individuals to navigate complex legal settings. When such support is available, and there is enough people with awareness to know what's available so that a procedural error that would stall dispute resolution can be avoided or prevented. Therefore, greater institutional support shall mitigate the access-to-justice barriers.

H5: Access to Justice Problems (AJP) are negatively impacted by Institutional Support Resources (ISR). Conventional Civil Law and Access-to-Justice

Civil Legal Insight relates to a person's awareness of legal rights and responsibilities and possible remedies for civil matters. Knowledge of the law is viewed as key to legal empowerment according to the legal capability literature. Consequently, persons possessing a stronger amount of legal knowledge are able to spot the proper legal solutions available to them and are less likely to face roadblocks when seeking justice (Goodwin & Maru, 2017).

H6: Civil Legal Insight (CLI) negatively affects Access to Justice Problems (AJP).

Movement Through Legal Processes and Issues of Access to Justice. Procedural complexity is often cited as the single widest obstacle to justice. The principles of Procedural Justice Theory suggest that whether people understand judicial legal processes helps either to maintain good legal outcomes or bad ones at every turn; moreover what constitutes fairness for individuals is affected accordingly (Tyler & Lind, 1992). Navigation of Legal Procedures is an individual's capacity to understand procedural requirements, fill out legal documents, and relate productively with legal institutions. Citizens with improved procedural navigation skills are expected to experience fewer delays and fewer errors because the system cannot accommodate them.

H7: Navigation of Legal Procedures (NPL) negatively affects Access-to-Justice Problems (AJP).

The Legal Aid access issues and the access to justice. Legal Aid Accessibility: Legal assistance services should be accessible, affordable, understandable, and within reach of all concerned parties. Access-to-justice scholarship also repeatedly considers legal aid as an instrumental means of reducing economic and informational barriers to justice. Legal aid is an integral role because of the benefits and convenience of access to legal and non-lawyer-related services as a source of professional assistance, the alleviating of legal expenses and the enabling of potential underserved individuals attempting to navigate legal systems. Thus, expanded access to legal assistance is likely to solve justice-related obstacles and lead to better outcomes for settlement of disputes.

H8: Legal Aid Accessibility (LAA) negatively affects Access-to-Justice Problems (AJP).

2.7. Perceived Legal Readiness and Access-to-Justice Problems

Perceived Legal Readiness (PLR) refers to an individual's confidence in their ability to recognize legal issues, understand legal rights and obligations, navigate legal procedures, and seek appropriate remedies when faced with civil disputes. The concept reflects a subjective assessment of one's preparedness to engage effectively with legal institutions and resolve legal problems. Within the Legal Capability Framework, legal readiness can be viewed as an important outcome of legal knowledge, procedural competence, and access to legal support resources, enabling individuals to translate legal capabilities into practical action. The theoretical foundation for PLR can be traced to the Self-Efficacy Theory developed by Albert Bandura, which posits that individuals' beliefs about their capabilities strongly influence their behavior, persistence, and performance when confronting challenges (Bandura, 1986). Individuals with higher levels of self-efficacy are more likely to approach complex situations confidently, exert greater effort, and persist in the face of obstacles. Applied to the legal context, legal self-efficacy reflects citizens' confidence in their ability to understand legal information, communicate with legal institutions, complete procedural requirements, and pursue legal remedies effectively.

Research in legal capability and access-to-justice literature suggests that individuals who perceive themselves as legally capable are more likely to recognize legal problems at an early stage, seek appropriate advice, utilize available legal services, and successfully navigate dispute-resolution processes (Denvir et al., 2013). Conversely, individuals with low levels of legal readiness may experience uncertainty, confusion, and reluctance to engage with legal institutions, which can increase the likelihood of unresolved legal problems and reinforce barriers to justice.

Furthermore, legal readiness may serve as a crucial psychological mechanism through which legal knowledge, procedural competence, institutional support, and legal aid accessibility are translated into tangible justice outcomes. Even when legal resources are available, citizens who lack confidence in their ability to use such resources may still encounter significant difficulties in pursuing legal claims. Therefore, perceived legal readiness is expected to reduce justice-related barriers by enhancing individuals' willingness and capacity to engage with legal processes and support systems.

Accordingly, individuals who exhibit higher levels of perceived legal readiness are expected to encounter fewer access-to-justice problems than those who feel less prepared to manage legal matters (Cozzi, 2007; Denvir et al., 2013; Rumjaun & Narod, 2025; Tadayon Nabavi & Bijandi, 2012).

H9: Perceived Legal Readiness (PLR) negatively affects Access-to-Justice Problems (AJP).

2.8. The Mediating Role of Perceived Legal Readiness

To this end, the legal capability framework posits that external capabilities and legal capabilities might not impact justice outcomes. Rather, these influences may develop a persons' perception of preparedness and impact on their success in justice-related barriers. Perceived legal readiness is thus suggested as a mediating influence between issues related to institutional support material, civil legal knowledge, experience navigating legal systems, and legal aid access and problem with access to justice (Mahdi et al., 2026; Rothman & Claiborne, 2005).

H9a: The relationship between Institutional Support Resources (ISR) and Access-to-Justice Problems (AJP) is mediated by Perceived Legal Readiness (PLR).

H9b: Perceived Legal Readiness (PLR) mediates the relationship between Civil Legal Insight (CLI) and Access-to-Justice Problems (AJP).

H9c: Perceived Legal Readiness (PLR) mediates the effect between Navigation of Legal Procedures (NPL) and Access-to-Justice Problems (AJP).

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H9d: Perceived Legal Readiness (PLR) mediates the relationship between Legal Aid Accessibility (LAA) and Access-to-Justice Problems (AJP).

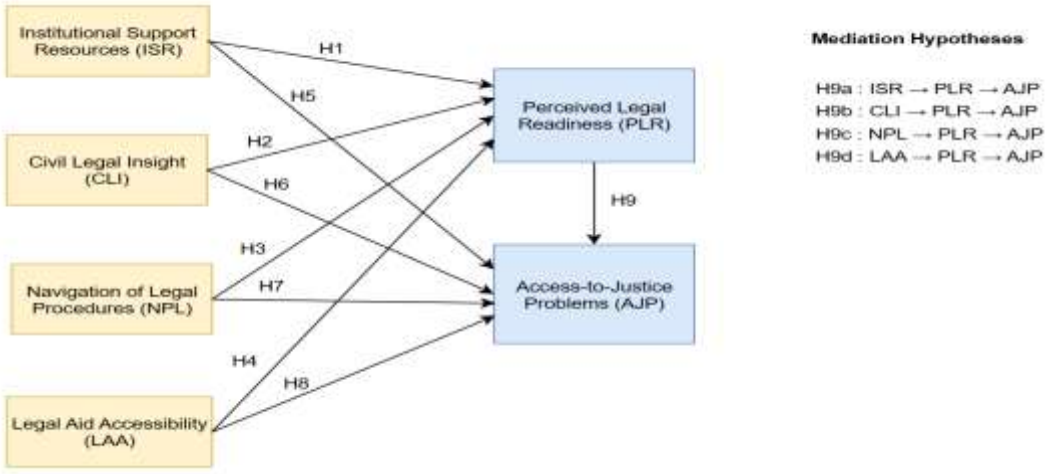
The research model, which draws on the legal capability framework, self-efficacy theory, and access-to-justice literature, explores the effects of Institutional Support Resources (ISR), Civil Legal Insight (CLI), Navigation of Legal Procedures (NPL), and Legal Aid Accessibility (LAA) on Access-to-Justice Problems (AJP). The model takes the route of proposed Perceived Legal Readiness (PLR) as a mediator through which legal resources, competency, and access influence legal outcomes relating to justice.

3. RESEARCH METHODOLOGY

3.1. Research Design

The study used a quantitative research design to explore the antecedents of access-to-justice problems and the mediating role of perceived legal readiness. Using the legal capability framework, self-efficacy theory, and literature related to access-to-justice, a conceptual model was created that analyzed the relationships between the following constructs: Institutional Support Resources (ISR), Civil Legal Insight (CLI), Navigation of Legal Procedures (NPL), Legal Aid Accessibility (LAA), Perceived Legal Readiness (PLR), and Access-to-Justice Problems (AJP). A structured questionnaire survey as the main data gathering tool was used. Figure 1 illustrates the proposed research model and hypotheses.

Figure 1. Proposed Research Model



Source: Developed by the authors

3.2. Measurement Scale Development

The measurement scales were derived from previous research reports on legal capacity, legal literacy, access to legal aid, procedural justice, and access to justice. To enhance content validity and appropriateness, the questionnaire design was followed up with two rounds of expert consultations. A panel of legal scholars and practice participants reviewed the preliminary items in the first round to determine their content, clarity, and consistency with study aims. In light of their suggestions, important items were revised, merged, or rephrased to enhance understanding and eliminate ambiguity. After analysis, the revised questionnaire underwent further assessment in the second round by experts in the field of law, public administration, and dispute resolution. We further increased the construct representation and the appropriateness of the tool for the target population through more refinements. The last questionnaire consisted of six reflective constructs measured with 27 indicators. The items were assessed on a 5-point Likert-type scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). The construct definitions and theoretical references for the construction of measurement scales are discussed in Table 1.

Table 1. Construct Definitions and Measurement Sources

Construct	Definition	Source
ISR	Availability and effectiveness of institutional support and legal information resources	(Kritika, 2026; Turanjanin & Kovačević, 2025)
CLI	Understanding of legal rights, obligations, and civil dispute mechanisms	(M. Boland & Salami, 2021; Summary-Smith, 2022)
NPL	Ability to understand and navigate legal procedures and administrative requirements	(Bonizzoni et al., 2025; Wejedal, 2023)
LAA	Accessibility and affordability of legal aid services	(Mukundan, 2025; Shaw, 2012)
PLR	Perceived preparedness and confidence in handling legal issues	(Gélinas, 2012; Weber, 2022)
AJP	Perceived barriers and difficulties in accessing justice	(Liu, 2010; Tunidau & Thai, 2010)

Source: Developed by the authors

3.3. Data Collection and Sample Characteristics

Data were collected through a mixture of online and paper questionnaires. Participation was entirely voluntary and anonymous. Respondents were informed that the information provided would only serve academic research purposes. A total of 400 questionnaires were

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administered. Following screening of data and removal of incomplete responses, 326 valid questionnaires were retained, resulting in a valid response rate of 81.5%. Demographic characteristics of participants are summarized in Table 3. Females accounted for 52.8% of respondents and males 47.2%. The largest age group represented 31.6%, followed by 24.5% and 17.2% in the adjacent age categories. 55.8% of the sample were urban residents as compared to 42.6% from rural areas. On the educational level, a majority of the respondents had undergraduate-level qualifications (81.0%) which shows a relatively well-educated sample. Occupational backgrounds were varied, with the largest percentage of participants belonging to the largest occupational category of 50.6%. By income, the mainstay of most respondents were middle-income categories, who made up over four-fifths of the sample. The overall sample size was larger than its suggested minimum requirements for PLS-SEM analysis and was considered sufficient for estimating the proposed structural model and testing mediation effects.

3.4. Data Analysis Procedure

Empirical analysis was performed by Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM was chosen due to its suitability for predictive research, theory development, and mediation analysis involving multiple latent constructs (Hair et al., 2022). Analysis was executed in two phases. The measurement model was initially examined in terms of its reliability and validity (Sarstedt et al., 2020). Reliability was measured using Cronbach's alpha and composite reliability (CR), and convergent validity was evaluated based on indicator loadings and average variance extracted (AVE). Discriminant validity was examined through the heterotrait–monotrait ratio (HTMT). Second, we assessed the structural model by path coefficients, coefficients of determination (R^2), effect sizes (f^2), predictive relevance (Q^2), and mediation effects. The significance of the hypothesized relationships was assessed using a bootstrapping procedure with 5,000 resamples, while JASP software was employed to estimate the PLS-SEM model, evaluate measurement properties, assess reliability and validity, and conduct hypothesis testing (Angelelli et al., 2025). To enhance visualization and graphical presentation of the results, the R statistical programming environment was employed to produce the structural model diagram and supplementary graphical representations of the empirical results. For analytical transparency, reproducibility, and high-quality visual presentation, we used both JASP and R.

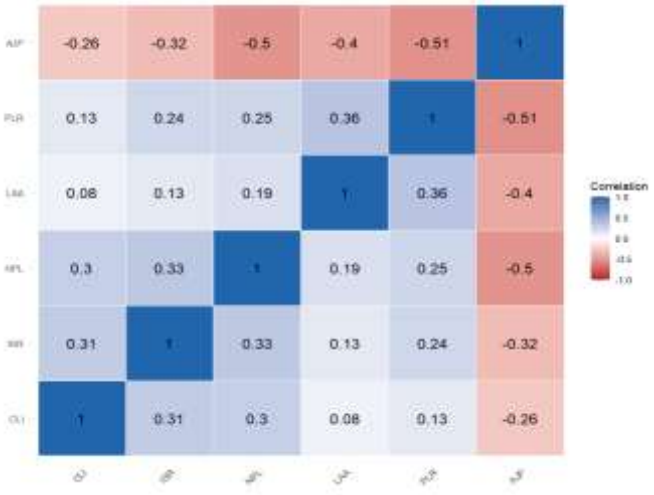
4. RESULTS

4.1. Descriptive Statistics and Correlation Analysis

A total of 326 valid responses were retained for analysis after data screening and the removal of incomplete questionnaires. The demographic characteristics of the respondents are presented in Table 2. The sample exhibited a relatively balanced gender distribution, with females accounting for 52.8% and males representing 47.2% of the respondents.

The second age category had the largest proportion of respondents (31.6%), followed by the first age category (24.5%) and the third age category (17.2%) in the age domain. For example, 55.8% of the respondents were urban and 42.6% were rural. Based on educational achievement, 81.0% of respondents had undergraduate-level qualifications, representing a high level of education among the sample. Participants included persons with varying occupational backgrounds within the sample, with the largest occupational group comprising 50.6%. As a percent of income, 49.7% of respondents fell into the third income category and 33.1% in the second income category. The sample represented a somewhat heterogeneous socioeconomic group in general, offering a broader viewpoint on perceptions of the challenges regarding the law and access-to-justice.

For a first glance at the associations between the factors in the question, a correlation analysis was performed and the findings are shown in Figure 2. Correlation matrix shows positive associations with Institutional Support Resources (ISR), Civil Legal Insight (CLI), Navigation of Legal Procedures (NPL), Legal Aid Accessibility (LAA), and Perceived Legal Readiness (PLR) with the correlation coefficients spanning from 0.08 to 0.36. For Access-to-Justice Problems (AJP), all explanatory constructs reported a negative relationship, and that stronger legal capability as well as increased access to legal support were related to fewer justice-related barriers. The strongest negative correlations with AJP were for Perceived Legal Readiness (r = −0.51) and Navigation of Legal Procedures (r = −0.50), followed by Legal Aid Accessibility (r = −0.40), Institutional Support Resources (r = −0.32), and Civil Legal Insight (r = −0.26). Moreover, none of the correlation coefficients exceeded the commonly accepted threshold of 0.80, suggesting that multicollinearity was unlikely to be so serious a concern on the next structural model analysis stages.



Source: Authors' analysis using R based on survey data

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4.2. Measurement Model Assessment

4.2.1. Indicator Reliability

Indicator reliability was evaluated with the addition of outer loadings to determine the extent to which each indicator represented its latent construct. According to Hair et al. (2022), outer loading coefficients greater than 0.70 are usually preferred, but an outer loading coefficient greater than 0.60 is acceptable when the overall construct reliability and validity are good. The outer loadings for all the indicators showed significant significance ($p < 0.001$) between 0.647 to 0.833 (as shown in Table 2).

The indicators of Access-to-Justice Problems (AJP) displayed the highest loadings, from 0.806 to 0.833, which is a strong representation of the construct. In the same way, indicators of Perceived Legal Readiness (PLR) showed acceptable loadings from 0.719 to 0.819. Institutional Support Resources (ISR), Navigation of Legal Procedures (NPL), and Legal Aid Accessibility (LAA) constructs also had acceptable indicator loadings, with most values above the recommended limit of 0.70. There were only some indicators that had loadings slightly below the recommended threshold of 0.70, ISR3 (0.647), CLI1 (0.650), and CLI5 (0.650).

However, these data were above the permissible 0.60 lower limit and were continued. Adheres to the recommendations of Hair et al. (2022) and Sarstedt et al. (2020) stated that indicators that have loadings in the range of 0.60–0.70 can be retained when the respective constructs display satisfactory reliability and convergent validity (Sarstedt et al., 2020).

Table 2. Outer Loadings

						95% Confidence Interval	
Construct	Indicator	Estimate	Std. Error	z-value	p	Lower	Upper
CLI	CLI1	0.650	0.070	9.284	< .001	0.513	0.789
	CLI5	0.650	0.072	8.994	< .001	0.507	0.788
ISR	ISR1	0.766	0.083	9.233	< .001	0.596	0.925
	ISR2	0.790	0.080	9.923	< .001	0.638	0.945
	ISR3	0.647	0.095	6.817	< .001	0.435	0.813
	ISR4	0.740	0.087	8.556	< .001	0.556	0.892
NPL	NPL1	0.759	0.064	11.88	< .001	0.629	0.875
	NPL2	0.708	0.062	11.44	< .001	0.586	0.820
	NPL3	0.781	0.057	13.64	< .001	0.672	0.890
	NPL4	0.792	0.059	13.36	< .001	0.664	0.903
	NPL5	0.783	0.059	13.31	< .001	0.662	0.896
	NPL6	0.724	0.063	11.42	< .001	0.594	0.845
LAA	LAA1	0.770	0.084	9.207	< .001	0.592	0.912
	LAA2	0.712	0.082	8.717	< .001	0.537	0.857
	LAA3	0.750	0.067	11.13	< .001	0.612	0.878
	LAA4	0.709	0.063	11.30	< .001	0.577	0.827
PLR	PLR1	0.819	0.053	15.47	< .001	0.711	0.913
	PLR2	0.719	0.053	13.47	< .001	0.610	0.816
	PLR3	0.774	0.050	15.36	< .001	0.670	0.862
	PLR4	0.762	0.056	13.55	< .001	0.638	0.862
	PLR5	0.771	0.049	15.64	< .001	0.671	0.868
AJP	AJP1	0.806	0.033	24.61	< .001	0.740	0.866
	AJP2	0.824	0.031	26.90	< .001	0.761	0.882
	AJP3	0.833	0.033	25.06	< .001	0.768	0.902

Source: Authors' analysis using R based on survey data

4.2.2. Internal Consistency Reliability and Convergent Validity

The assessment of internal consistency reliability was obtained from Cronbach's alpha (α), Jöreskog's rho (ρc), and Dijkstra–Henseler's rho (ρA), and convergent validity was determined based on Average Variance Extracted (AVE). The results are shown in Table 3. In summary, the measurement model revealed acceptable reliability and convergent validity. Cronbach's alpha values for five of the six constructs were above the recommended alpha level of 0.70, in the range 0.829–0.892. For Jöreskog's rho and Dijkstra–Henseler's rho, we see equivalent results, with all values more than 0.80 for these constructs, implying good internal consistency.

For the Civil Legal Insight (CLI) construct, lower reliability coefficients were found ($\alpha = 0.592$, $\rho c = 0.592$ and $\rho A = 0.592$). Since the construct's AVE value was above the threshold value of 0.50 (AVE=0.502), it was retained, indicating adequate convergent validity. Moreover, the

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construct consisted of only two indicators retained after the measurement model evaluation which might help explain some of the lower reliability estimates. All constructs provided levels of AVE above the recommended cut-off of 0.50 (ranging from 0.502 to 0.678), thus demonstrating convergent validity.

The highest AVE value was found for Access-to-Justice Problems (AJP) (AVE = 0.678) and the lowest for Civil Legal Insight (CLI) (AVE = 0.502). However, all values met the minimum values recommended by Hair et al. (2022), which suggests that the indicators accurately captured the variance of the latent constructs under each variable used as indicators.

Collectively, these results demonstrate acceptable internal consistency reliability and convergent validity, which could be used to confirm that the measurement model is appropriate for structural model evaluation.

Table 3. Reliability and Convergent Validity

Reliability Measures				*Average variance extracted*
Latent	Cronbach's α	Jöreskog's ρ	Dijkstra-Henseler's ρ	
CLI	0.592	0.592	0.592	0.502
ISR	0.833	0.832	0.836	0.557
NPL	0.892	0.892	0.893	0.581
LAA	0.829	0.829	0.830	0.598
PLR	0.881	0.881	0.882	0.545
AJP	0.863	0.862	0.863	0.678

Source: Authors' analysis using R based on survey data

4.2.3. Discriminant Validity

The heterotrait–monotrait ratio (HTMT) is a common test of discriminant validity in PLS-SEM structures (Henseler et al., 2015), which was used to assess discriminant validity. HTMT values in accordance with the commonly accepted criterion should be less than 0.85 as a significant indicator of empirically distinct constructs. As indicated by Table 4, all HTMT values were well below the proposed threshold of 0.85. The HTMT at the highest number was between Access-to-Justice Problems (AJP) and Legal Aid Accessibility (LAA) (HTMT = 0.587), and the HTMT at the second highest value was between Access-to-Justice Problems (AJP) and Navigation of Legal Procedures (NPL) (HTMT = 0.569). Despite these more robust associations, values were still adequately acceptable. The remaining HTMT values varied from 0.081 to 0.471, suggesting minimal to moderate correlation between the latent variables.

These findings provide strong evidence that the constructs measure distinct conceptual domains and do not suffer from discriminant validity issues. So for example, the measurement model presents adequate discriminant validity, making Institutional Support Resources (ISR), Civil Legal Insight (CLI), Navigation of Legal Procedures (NPL), Legal Aid Accessibility (LAA), Perceived Legal Readiness (PLR) and Access-to-Justice Problems (AJP) empirically distinct.

Table 4. HTMT Results

Construct	**CLI**	**ISR**	**NPL**	**LAA**	**PLR**	**AJP**
CLI	1.000					
ISR	0.359	1.000				
NPL	0.327	0.368	1.000			
LAA	0.103	0.272	0.271	1.000		
PLR	0.081	0.119	0.208	0.414	1.000	
AJP	0.270	0.355	0.569	0.587	0.471	1.000

Source: Authors' analysis using JASP based on survey data

4.3. Structural Model Assessment

Multicollinearity was measured with the Variance Inflation Factor (VIF) pre-testing our new hypotheses. According to Sarstedt et al. (2020), VIF coefficients below 3.0 indicate that multicollinearity does not significantly compromise the validity of structural model estimates. The data shows that VIF values were all below that recommended cut-off 3.0, as depicted in Table 5; the range from 1.355 to 2.307. The VIF value was highest for AJP2 (VIF = 2.307) and the lowest for CLI5 (VIF = 1.355). Other indices showed minimal collinearity among a range of VIF values of 1.584–2.260. The evidence indicates that the indicators are separate enough and that multicollinearity does not affect the estimation of the structural relationships. Accordingly, the structural model is recommended for evaluating explanatory power, hypothesis testing and mediation in further stages (Sarstedt et al., 2020).

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Table 5. VIF results

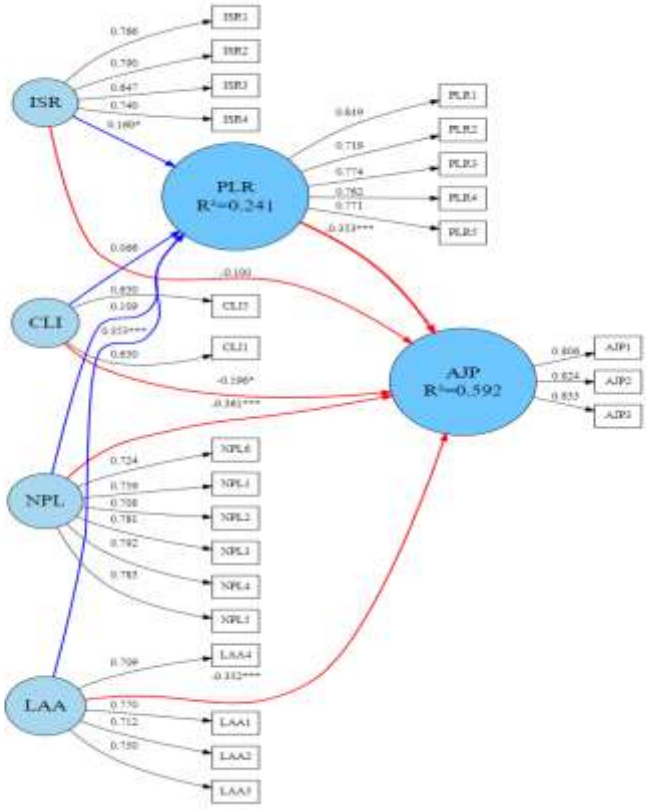
	VIF		VIF
AJP1	2,260	NPL1	2,063
AJP2	2,307	NPL2	1,982
AJP3	2,079	NPL3	2,132
CLI5	1,355	NPL4	2,158
CLI1	1,431	NPL5	2,164
ISR1	1,954	NPL6	1,852
ISR2	1,902	PLR1	1,947
ISR3	1,988	PLR2	2,013
ISR4	1,948	PLR3	2,030
LAA1	1,797	PLR4	2,169
LAA2	1,872	PLR5	2,202
LAA3	1,584		
LAA4	1,858		

Source: Authors' analysis using JASP based on survey data

4.3.1. Coefficient of Determination (R^2)

The structural model yielded an R^2 value of 0.241 for Perceived Legal Readiness (PLR), which means that Institutional Support Resources, Civil Legal Insight, Navigation of Legal Procedures, and Legal Aid Accessibility jointly explained 24.1% of the variance in PLR. The R^2 value was 0.592 for Access-to-Justice Problems (AJP), indicating that the proposed model explained 59.2% of the variance in justice-related barriers and difficulties. According to Hair et al. (2022), this level of explanatory power can be considered substantial in social science research.

Figure 2. Structural Model Results



Source: Authors' analysis using R based on survey data

4.3.2. Hypothesis Testing

The significance of the structural relationships was evaluated by bootstrapping 5,000 resamples. Table 6 presents the results of the hypothesis testing.

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Table 6. Structural Model Results

Hypothesis	Path	β	Result
H1	ISR → PLR	0.160*	Supported
H2	CLI → PLR	0.066	Not Supported
H3	NPL → PLR	0.109	Not Supported
H4	LAA → PLR	0.353***	Supported
H5	ISR → AJP	-0.100	Not Supported
H6	CLI → AJP	-0.196*	Supported
H7	NPL → AJP	-0.361***	Supported
H8	LAA → AJP	-0.332***	Supported
H9	PLR → AJP	-0.353***	Supported

Source: Authors' analysis using R based on survey data.

The significance of Institutional Support Resources (ISR) and Legal Aid Accessibility (LAA) to Perceived Legal Readiness (PLR) is found to correlate with H1 and H4. By contrast, the impact of Civil Legal Insight (CLI) and Navigation of Legal Procedures (NPL) on PLR were not statistically significant and therefore H2 and H3 were rejected. In the case of Access-to-Justice Problems (AJP), Civil Legal Insight (CLI), Navigation of Legal Procedures (NPL), Legal Aid Accessibility (LAA) and Perceived Legal Readiness (PLR) had significant negative interactions which favored H6, H7, H8 and H9, respectively. Of these predictors, Navigation of Legal Procedures had the most significant direct effect in reducing access-to-justice problems ($\beta = -0.361$), followed by Perceived Legal Readiness ($\beta = -0.353$) and Legal Aid Accessibility ($\beta = -0.332$). Conversely, the independent effect of Institutional Support Resources on Access-to-Justice Problems was insignificant, leading to the rejection of H5. Generally, six of the nine direct hypotheses were found to be supported, three hypotheses (H2, H3, and H5) not supported.

4.4. Mediation Analysis

The mediating effect of Perceived Legal Readiness (PLR) was investigated through bootstrapping. Table 7 shows the indirect effects and the respective significance. The findings show PLR as a major mediator of the interaction between Institutional Support Resources (ISR) and Access-to-Justice Problems (AJP) ($\beta = -0.047$; $t = 2.501$, $p = 0.012$). This indicates that institutional support resources indirectly reduce access barriers to justice in that they can encourage people to perceive the ability to be prepared when it comes to legal tasks. A similar indirect effect, though, was seen for Legal Aid Accessibility (LAA) and Access-to-Justice Problems via PLR ($\beta = -0.099$, $t = 4.659$, $p < 0.001$). This indirect effect was strongest across all mediation paths, suggesting that accessible legal aid services significantly reduce the incidence of access-to-justice problems by instilling confidence and readiness among people to engage with legal processes. The effect of NPL (Navigation of Legal Procedures) indirectly on Access-to-Justice Problems via PLR was also statistically significant ($\beta = -0.041$; $t = 2.203$; $p = 0.028$). This indicates that respondents who have greater procedural navigation ability have less access barriers to justice, in part because they feel more able legally to get to the answers regarding legal issues and dispute-resolution processes. However, the indirect effect of Civil Legal Insight (CLI) on Access-to-Justice Problems by PLR was not the same ($\beta = -0.015$, $t = 0.827$, $p = 0.408$). Hence, Perceived Legal Readiness does not mediate the link between civil legal insight and access-to-justice problems. While legal insight significantly lowers access to justice, it does not seem like it has an impact due to perceptions of legal readiness. Overall, the mediation analysis also shows that Perceived Legal Readiness is an overall explanatory mechanism that relates access to institutional supports, legal aid opportunities, and procedural navigation capabilities with access-to-justice outcomes. H9a, H9c and H9d were identified as being supported among these suggested mediation hypotheses, while H9b was not supported.

Table 7. Mediation Analysis Results

Hypothesis	Indirect Path	β	t-value	p-value	Result
H9a	ISR → PLR → AJP	-0.047	2.501	0.012	Supported
H9b	CLI → PLR → AJP	-0.015	0.827	0.408	Not Supported
H9c	NPL → PLR → AJP	-0.041	2.203	0.028	Supported
H9d	LAA → PLR → AJP	-0.099	4.659	<0.001	Supported

Source: Authors' analysis using R based on survey data

5. DISCUSSION

The study studied the linkage among Institutional Support Resources (ISR), Civil Legal Insight (CLI), Navigation of Legal Procedures (NPL), Legal Aid Accessibility (LAA), Perceived Legal Readiness (PLR), and Access-to-Justice Problems (AJP). The results add to the literature on access to justice and legal capability by illustrating how legal competencies and legal support systems together influence justice outcomes. Institutional Support Resources (ISR) were positively and significantly related with Perceived Legal Readiness (PLR) in the first instance, and in line with H1. This result demonstrates that institutional legal support is an external resource that builds a citizen's sense of confidence and readiness towards confronting legal issues. In line with legal capability theory, this could foster citizens' interaction with legal systems through information, counselling, and referral.

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However, the independent relationship between ISR and Access-to-Justice Problems was not statistically significant which resulted in H5 being rejected. This implies that mere institutional support is not likely to alleviate justice-related barriers per se. Rather, it seems to have an indirect effect through increasing people's perceptions of their readiness as indicated by the mediation effect found in H9a.

Second, Civil Legal Insight (CLI) did not moderate the effect of Perceived Legal Readiness and this led H2 to be rejected. This finding is different from the legal literacy literature, which mainly argues that knowledge of law enhances confidence to cope with legal issues. One reason could be that familiarity in law does not equate to a good sense of preparedness. People will be aware of their legal rights and responsibilities but also will find legal processes complex and hard to follow. However, CLI has a significant adverse impact on Access-to-Justice Problems, and therefore, supports H6. It means that the legal knowledge is a direct aid to identifying legal issues, available remedies and avoiding obstacles that might typically arise out on a legal level regarding the legal aspects of civil dispute. In addition, mediation analysis indicated that PLR was not mediating this relationship and, hence, legal insight helps reduce any barriers on justice through a direct cognitive mechanism rather than that of being more prepared to navigate, as PLR demonstrated.

Third, Navigation of Legal Procedures (NPL) emerged as the strongest direct predictor of Access-to-Justice Problems. A significant negative correlation between NPL and AJP supports H7 and emphasizes the importance of procedural competence in improving justice access. People with better knowledge of legal procedure and administration can find their way around legalities more smoothly and avoid procedural bottlenecks. Though not significant in a direct-NPL effect upon PLR, the mediation analysis did show a significant indirect-NPL effect via PLR. It appears that procedural competence promotes reduction of justice barriers, both directly and indirectly. Consequently, those who better navigate processes will face fewer procedural challenges but also find more certainty about their interactions with legal systems.

Fourthly, Legal Aid Accessibility (LAA) was one of the factors which most influenced Access-to-Justice Problems. The significant direct effect supports H8, while the great indirect effect through PLR supports H9d. These findings indicate that legal aid services play a dual role in improving access to justice.

On the one hand, accessible legal aid lowers direct barriers through professional counseling, facts and support. In contrast, legal aid increases beliefs in legal readiness and thereby lessened adversities involving the law. Of the indirect effects involved, there was the strongest mediation through the LAA and PLR route, emphasizing the importance of legal aid provision for citizens to gain confidence and to be able to employ suitable legal remedies. And that's just one way in which Perceived Legal Readiness also had a very strong negative influence on Access-to-Justice Problems, corroborating H9. This implies a significant negative effect of Perceived Legal Readiness on Access-to-Justice Problems. This result supports the importance of the self-efficacy theory in the legal aspect. People who consider themselves legally literate are also more likely to know about current options for obtaining what they want to do, and to communicate with the lawyer and look for proper remedies if encountering challenges in the law. As a consequence, they encounter a lower number of obstacles trying to resolve civil disputes.

Overall, results indicate that access to justice outcomes are both about access to legal knowledge and institutional capacity as well as people's beliefs they've been prepared for the challenges ahead. Perceived Legal Readiness serves as an important psychological device connecting legal knowledge and legal skills and readiness with justice outcomes. Thus it builds on the legal capability literature by finding that legal readiness represents an important intermediary construct by which citizens overcome access-to-justice barriers.

6. CONCLUSION

Specifically, this study has looked at the effect of Institutional Support Resources (ISR), Civil Legal Insight (CLI), Navigation of Legal Procedures (NPL), and Legal Aid Accessibility (LAA) on Access-to-Justice Problems (AJP) and the mediating role of Perceived Legal Readiness (PLR). Through survey data obtained from 326 respondents and analyzed in Partial Least Squares Structural Equation Modeling (PLS-SEM), this study offers some valuable insights into the determinants which encourage or inhibit citizens' access to justice within the civil sphere. Results demonstrate that Access-to-Justice Problems are significantly reduced with Civil Legal Insight, Navigation of Legal Procedures, Legal Aid Accessibility, and Perceived Legal Readiness. Navigation of Legal Procedures was found to be the most significant predictor of decreased justice-related barriers of each group of factors used in studying public justice.

On the other hand, Institutional Support Resources did not show a meaningful direct relationship with Access-to-Justice Problems, intimating that institutional support cannot be enough to help reduce access to justice if people are not capable of using these resources. Specifically, the empirical study showed that both Institutional Support Resources and Civil Legal Insight positively predict Perceived Legal Readiness with Civil Legal Insight as the most significant predictor of positive Perceived Legal Readiness. Moreover, Perceived Legal Readiness has large mediating effects on the relationships between Institutional Support Resources, Legal Aid Accessibility, and Access-to-Justice Problems. These findings indicate that not only direct legal assistance but also citizens' confidence and preparedness to tackle legal challenges is improved by legal resources and support mechanisms not only in terms of provision but by the result of the whole thing. From a theoretical standpoint, the present study contributes to the access-to-justice and legal capability literature by showing that Perceived Legal Readiness acts as a major psychological mechanism linking legal competencies and support resources with justice outcomes.

The findings extend the use of Legal Capability Theory and Self-Efficacy Theory by showing that citizens' perceptions of their legal preparedness serve as important determinants between legal knowledge, institutional support, and legal aid accessibility and an effective access to justice. To that end, the results indicate that policymakers, legal aid organizations, and civil justice organizations ought to prioritize actions to increase procedural literacy, access to legal representation, public legal literacy, and citizens' confidence that they can manage legal issues. These kinds of endeavors could potentially reduce justice-related obstacles and foster equitable access to legal remedy, particularly for citizens experiencing civil litigation and lawsuits.

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CRediT Authorship Contribution Statement

Nhu Thuy Lien: Conceptualization, Methodology, Investigation, Data Collection, Data Curation, Formal Analysis, Writing – Original Draft, Writing – Review & Editing.

Nguyen Hong Van: Conceptualization, Methodology, Investigation, Data Collection, Data Curation, Formal Analysis, Writing – Original Draft, Writing – Review & Editing.

The authors contributed equally to this work and have read and approved the final version of the manuscript.

Funding

This research received no external funding.

Institutional Review Board Statement

The study was conducted in accordance with the ethical principles for social science research. Participation was voluntary, informed consent was obtained from all respondents, and anonymity and confidentiality were ensured throughout the research process. No personally identifiable information was collected, and respondents were free to withdraw from the survey at any time.

Informed Consent Statement

Informed consent was obtained from all participants involved in the study. Before completing the questionnaire, respondents were informed about the purpose of the research, the voluntary nature of participation, and the confidentiality of their responses.

Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request. The dataset is not publicly available due to privacy and confidentiality considerations related to survey participants.

Conflicts of Interest

The authors declare no conflict of interest.

Acknowledgements

The authors would like to express their sincere gratitude to all respondents who participated in this study and generously shared their experiences and perspectives. The authors also thank the legal experts and academic reviewers who provided valuable feedback during the questionnaire development and validation process. Their constructive comments significantly contributed to improving the quality and rigor of this research.

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