



JLPH:
**Journal of Law, Politic
and Humanities**

E-ISSN: 2962-2816
P-ISSN: 2747-1985

<https://dinastires.org/JLPH> dinasti.info@gmail.com +62 811 7404 455

DOI: <https://doi.org/10.38035/jlph.v6i5>
<https://creativecommons.org/licenses/by/4.0/>

Urgency of Regulating Cryptocurrency Inheritance Features on Exchange Platforms to Ensure Legal Certainty for Heirs in Indonesia

Syaiful Malik^{1*}, Taupiqqurrahman²

¹ Faculty of Law, Universitas Pembangunan Nasional "Veteran" Jakarta, Indonesia; 2210611330@mahasiswa.upnvj.ac.id

² Faculty of Law, Universitas Pembangunan Nasional "Veteran" Jakarta, Indonesia; taupiqqurrahman@upnvj.ac.id.

*Corresponding Author: 2210611330@mahasiswa.upnvj.ac.id

Abstract: The development of cryptocurrency as a digital asset presents new challenges in inheritance law. Its decentralized nature and reliance on private keys pose a risk of rendering the asset permanently inaccessible if the owner passes away. This article, titled "Urgency of Regulating Cryptocurrency Inheritance Features on Exchange Platforms to Ensure Legal Certainty for Heirs in Indonesia," aims to analyze the juridical implications of the absence of automated inheritance claim features on exchange platforms and the urgency of their regulation. This normative legal research employs statutory, conceptual, and comparative approaches to compare the governance mechanisms of inheritance claims on global and local crypto exchanges. The results indicate that the absence of specific regulations creates a legal vacuum that heightens uncertainty regarding heirs' civil rights. Comparative analysis reveals that local platforms still rely on manual administrative procedures, which can lead to legal constraints, whereas global platforms have integrated legal compliance systems. In conclusion, regulations mandating the availability of inheritance features on exchange platforms are essential for providing legal protection, preventing material loss, and ensuring legal certainty for heirs.

Keyword: Cryptocurrency, Inheritance Features, Legal Certainty, Exchange Platforms

INTRODUCTION

The development of information and communication technology has driven digital transformation in various aspects of life, including the financial sector (Andika & Hamzah, 2026). One of these innovations is the emergence of cryptocurrency as a blockchain-based digital asset that offers a highly secure, transparent, and decentralized system (Berutu & Prasetyo, 2025). As the use of cryptocurrency as an investment instrument increases, these assets are viewed not only as a medium of exchange but also as part of wealth with economic value and the potential to be inherited.

Unlike conventional assets whose existence can be easily identified and inherited through existing legal mechanisms, cryptocurrency assets present distinct challenges. These digital assets lack a physical form and can only be accessed with a private key; if that key is not inherited or lost, the assets will be permanently inaccessible. In many cases, cryptocurrency users store their private keys privately and confidentially, without an integrated recovery system. This makes cryptocurrency assets highly vulnerable to being permanently 'lost' after the owner passes away, ultimately causing detriment to legitimate heirs (Ramadhani, 2023).

Normatively, the Indonesian Civil Code (KUHPPerdata) recognizes inheritance rights over intangible movable property, meaning that, conceptually, cryptocurrency assets can be classified as objects of inheritance (KUHPPerdata, Book II on Property, Article 499 in conjunction with Article 503). In practice, the existing legal system has been unable to accommodate the dynamics and complexity of digital assets, which are often non-physical, decentralized, and protected by privacy provisions and digital service provider policies. Nevertheless, the characteristic of cryptocurrency that relies on private key control creates specific problems in the context of inheritance (Luthfi et al., 2024)

As cryptocurrency assets have developed, confusion has arisen regarding their inheritance. This is due to the absence of positive law in Indonesia specifically regulating the inheritance of cryptocurrency assets (Marditia & Kuncoro, 2025). Consequently, heirs lack clear guidelines for claiming and accessing their inherited assets, as cryptocurrency access is not lost because of the highly secure blockchain system that underpins it. However, this condition actually creates new problems if no party is aware of such access (Luthfi et al., 2024).

The problem is further complicated because cryptocurrency asset management in Indonesia generally occurs through exchange platforms that serve as intermediaries between users and digital assets. Some exchanges have provided inheritance claim pathways, but the mechanisms are not uniform and are not yet fully integrated as a default feature in the account system. Binance, for example, has provided an Inheritance Appeal feature that allows heirs to submit claims with valid legal documents, and the process can be continued through their personal accounts (Binance, 2026). On the other hand, Indodax still uses a manual process via email support and requires proof of legitimate heirs, while limiting transfers of funds to family members listed on the same Family Card (Indodax, 2026).

This complexity stems not only from technical aspects but also from the challenges of formulating regulations that are adaptive to technological developments. Formulating regulations for cryptocurrency assets is not a simple matter, given the extremely fast, exponential pace of technological innovation (Haji, 2022). According to the annual report of the Commodity Futures Trading Regulatory Agency (Bappebti), the number of crypto asset investors in Indonesia has exceeded 20 million users with transaction values reaching hundreds of trillions of rupiah annually (Bappebti, 2023). Furthermore, the Financial Services Authority (OJK), through POJK Number 27 of 2024, has recognized crypto assets as part of legally tradable digital financial assets in Indonesia (POJK No. 27 of 2024). This fact demonstrates that cryptocurrency has become part of public wealth, holds real economic value, and may trigger various legal consequences, including in the field of inheritance. Nonetheless, the legality aspect of cryptocurrency assets in the context of inheritance has not received adequate regulatory attention, creating a legal vacuum (*vacuum of law*) that can impact the uncertainty of the heirs' rights status over these assets.

These conditions indicate that the current regulatory approach is insufficiently adaptive to the practical needs of cryptocurrency asset inheritance, particularly regarding accessibility guarantees for heirs (Heriyanto et al., 2023). Although the position of cryptocurrency as an object of inheritance under civil law has been widely studied, prior academic discourse has tended to focus on normative aspects rather than on a comprehensive examination of its implementation mechanisms. In fact, regulation will not effectively operate without technical

support from exchange platforms, as exchanges have the authority to directly control access to users' cryptocurrency assets. Without the systemic integration of inheritance features on these platforms, the rights of heirs guaranteed by law risk becoming illusory and sub-optimally enforceable. Given this gap, this research offers a novel solution by proposing to regulate cryptocurrency inheritance features on exchange platforms. Therefore, the problem identification in this research focuses on analyzing the juridical implications of the absence of such features, as well as the urgency of their regulation to ensure the protection of civil rights and legal certainty for heirs in Indonesia.

METHOD

This research is a normative legal research (juridical normative), namely research aimed at examining legal principles, such as research on written positive law or legal norms living in society (Waluyo, 2008), while simultaneously analyzing the applicable legal norms and legal doctrines to answer the problems faced. The approaches used include statutory and conceptual analyses of the urgency of regulating inheritance features on exchange platforms to address the existing legal vacuum, as well as a comparative examination of the governance of inheritance claim mechanisms across global and local exchange platforms. The analysis is conducted prescriptively to provide legal recommendations on regulating inheritance features on exchange platforms, with the aim of ensuring legal certainty for heirs (Efendi & Rijadi, 2022).

RESULTS AND DISCUSSION

Juridical Implications of the Absence of Cryptocurrency Inheritance Feature Regulations on Exchange Platforms in Indonesia on Legal Certainty and the Protection of Heirs' Civil Rights

Article 830 of the Indonesian Civil Code (KUHPerdata) explicitly states that inheritance occurs only upon death. The logical consequence of this death is the absolute transfer of all the deceased's rights and obligations, including their wealth, to the legitimate heirs (*le mort saisit le vif*). In the context of digital assets, Indonesian civil law, in Article 499 in conjunction with Article 503 of the KUHPerdata, defines property not only limited to physical material objects but also encompasses intangible movable goods (Ramadhany, 2023). Based on this normative construction, cryptocurrency fulfills the elements as an intangible movable good that has economic value, can be measured, and can be transferred. Therefore, *de jure*, crypto assets have valid standing as part of the inheritance estate (boedel waris), whose ownership warrants legal protection (Feliks, 2023).

Unlike conventional assets such as bank deposits or shares, which are recorded in a centralized system, cryptocurrency relies on decentralized blockchain technology. Absolute control over these assets is represented by a private key (Luthfi et al., 2024). The legal transfer or execution of blockchain-based digital assets poses significant obstacles due to its absolute dependence on private key authorization, meaning that without access to the key, legal heirs have neither the technical nor legal ability to take over the asset (Aristias & Taupiqqurrahman, 2025). The absence of access to this key, or the lack of an inheritance transition feature on the exchange platform (custodial wallet) where the assets are stored, creates a single point of failure. When the asset owner passes away without bequeathing access to their family, the assets will be permanently locked within the blockchain network (De Aprilia et al., 2025).

In the current crypto trading ecosystem, most investors store their assets through custodial wallets managed by third parties, namely exchange platforms. However, the majority of exchanges operating in Indonesia do not yet have the operational infrastructure or specific features to facilitate the post-death transition of ownership (*beneficiary designation*). When a user dies, the platform often treats the account as passive (dormant) due to the lack of a death-

verification mechanism or standard access-transfer procedures. This is markedly different from the conventional banking sector, which has adequate Standard Operating Procedures (SOPs) for liquidating deceased customers' accounts through the Certificate of Inheritance instrument (Heriyanto et al., 2023).

The Indonesian government has actually granted legality to the existence of digital assets, because following the enactment of Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector (UU P2SK), the authority to supervise crypto assets is gradually transitioning from Bappebti to the Financial Services Authority (OJK) (Ipol.id, 2024). This transition classifies crypto assets as "Digital Financial Assets," thereby granting the OJK authority to resolve consumer protection issues (Marditia & Kuncoro, 2025). Moreover, recent policies, such as the Financial Services Authority Regulation (POJK) Number 27 of 2024 on the Organization of Digital Financial Asset Trading, Including Crypto Assets, affirm the legal status of crypto as a financial instrument in the digital financial market (Ipol.id, 2024). However, these regulatory instruments remain sectoral, focusing on trading mechanisms, institutional licensing, and anti-money laundering risk mitigation. Fundamental aspects related to family law, particularly concerning post-death digital wealth (inheritance), have not been accommodated at all, thereby creating a legal vacuum (*vacuum of law*). The lack of harmonization between property law in the KUHPperdata and specific exchange governance regulations must be addressed promptly, as overlapping or unharmonized regulations generally lead to multiple interpretations and significant legal uncertainty (Taupiqqurrahman & Hutabarat, 2023). Consequently, when heirs attempt to claim the deceased's exchange account, they encounter difficulties. Platforms can hide behind user data confidentiality clauses (privacy policies) and the absence of statutory regulations that compel them to grant access to or transfer these assets to third parties, even if those third parties are heirs holding a court decree (Haji, 2022).

The absence of inheritance features on exchange platforms, coupled with the lack of regulations specifically governing this matter, practically gives rise to two main juridical implications. First, this condition implies the weakening of legal certainty for heirs. Within the framework of legal certainty theory, a civil right must be concretely executable by its legal subjects. Without an inheritance system on the exchange platform, the heirs' rights to crypto assets become illusory, rendering their existence merely a legal formality. Second, it causes material losses through the permanent deprivation of property rights and increases the potential for civil disputes. Crypto assets locked within the exchange system without access will ultimately become dead assets. This procedural deadlock has the potential to trigger litigation, whether in the form of lawsuits among fellow heirs due to a lack of transparency regarding the deceased's assets, or tort lawsuits (*Perbuatan Melawan Hukum*) against exchange platforms accused of obstructing the transfer of rights (Ma'arif et al., 2024). This condition demonstrates that without technical mechanisms at the platform level that bridge inheritance law, the guarantee of civil rights protection for the public in the digital ecosystem remains suboptimal.

The Urgency of Regulating Cryptocurrency Inheritance Features on Exchange Platforms in Ensuring Legal Certainty for Heirs in Indonesia

In the current digital asset ecosystem, there has been a significant shift in how individuals manage their wealth and assets. The majority of cryptocurrency investors no longer manage their assets and private keys independently through cold wallets but instead entrust them to third parties, namely exchange platforms (custodial wallets) (Ramadhany, 2023). This condition places exchange platforms in a highly central position. Legally, the exchange acts as a platform that directly controls, manages, and holds full authority over access to its users' digital assets. In this regard, the dominance of the exchange platform's role carries juridical consequences, because when an exchange takes over the storage role, it inherently holds a legal

responsibility to ensure that the assets can be lawfully handed over to the entitled parties in the event of *force majeure*, including the death of the account owner (Luthfi et al., 2024). Without the exchange's technical involvement, the inheritance mechanisms governed by property law cannot be executed optimally.

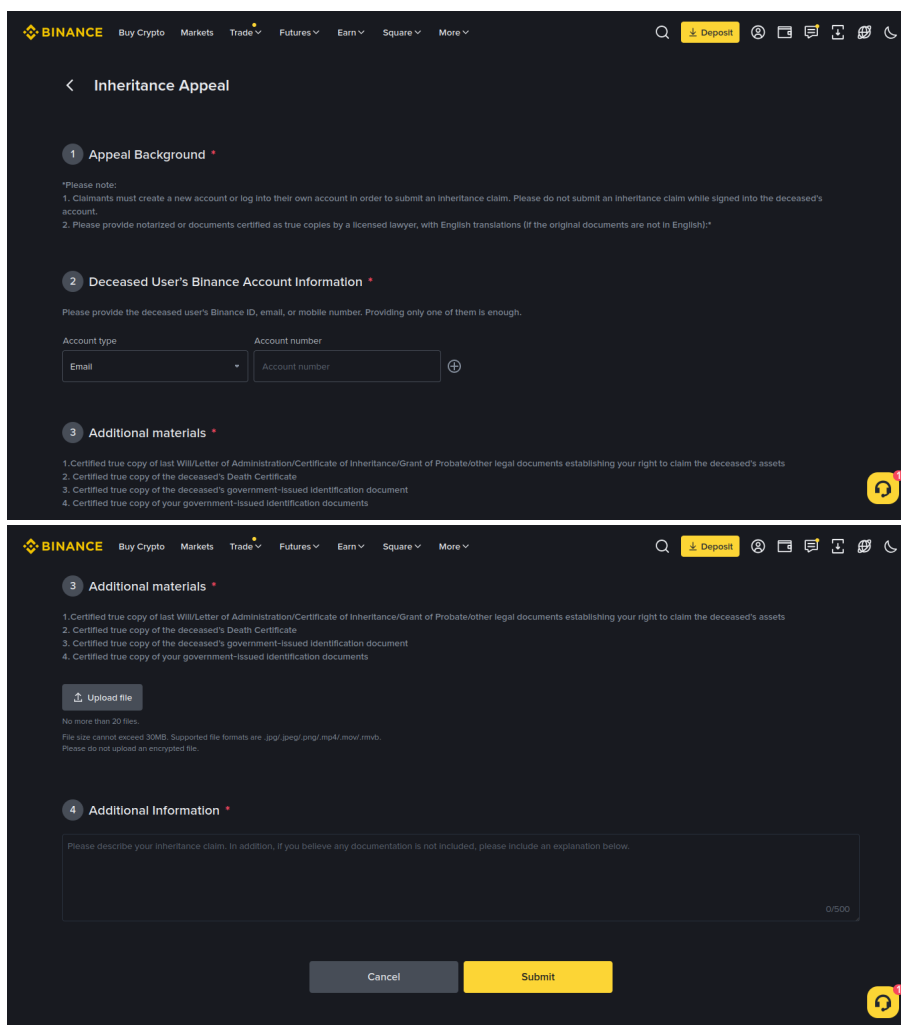
The primary urgency of regulating inheritance features (*beneficiary designation*) lies in the pressing need to bridge the gap between normative legal recognition and practical technical implementation. While the KUHPerdata recognizes intangible property as an object of inheritance, positive law lacks the technical instruments to force the transfer of digital assets protected by complex cryptographic systems. State regulation will not be effective without proactive technical mechanisms from exchange platforms. The absence of rules and features explicitly regulating the inheritance of digital assets leaves the distribution process to heirs without a strong legal and procedural basis (Duwalang & Yustiawan, 2025). The law must function as a tool for social engineering that continuously adapts to technological developments to achieve and ensure legal certainty (Haryadi & Taupiqqurrahman, 2022). Therefore, regulating inheritance features on exchange applications is no longer merely a service innovation (value-added service) but a legal necessity. If this feature is ignored, the inheritance rights over crypto assets may not be fully acquired, ultimately rendering the legal recognition of the heirs' rights meaningless (Duwalang & Yustiawan, 2025).

To protect heirs' rights, exchange platforms operating in Indonesia (especially those registered with Bappebti) urgently need to implement integrated inheritance features. Third-party crypto service providers are responsible for ensuring they have clear procedures for handling digital asset transfer requests or asset claims from heirs. Operationally, this feature can be constructed through several mechanisms. First, upon opening an account, exchanges must provide a form for designating heirs or legacy contacts. This feature serves as a digital will, binding under an electronic contract. Second, the platform must establish clear Standard Operating Procedures (SOPs) specifying which documents are accepted as proof of death (e.g., a Death Certificate from the Civil Registry and a Certificate of Inheritance) to support the asset transfer process. Third, in the context of decentralized exchanges, asset inheritance can, in theory, be programmed through smart contracts to automatically transfer digital wealth to heirs' wallets after a specified grace period (Kaur et al., 2025). However, the implementation of this automated mechanism still faces substantial technical and legal constraints. Technically, blockchain protocols operate entirely within an isolated on-chain environment, rendering them incapable of autonomously verifying off-chain real-world events, such as validating a physical death certificate or authenticating a court-issued inheritance decree. This infrastructural limitation creates an absolute dependence on trusted intermediaries or decentralized oracles to provide authoritative legal data to the system (OECD, 2022). From a juridical perspective, purely automated smart contracts also lack the jurisprudential capacity to mediate complex civil disputes among multiple heirs or to detect fraudulent claims involving forged physical documents. Establishing smart contracts as a practical legal solution ultimately requires an integrated regulatory framework that systematically connects decentralized technological execution with authoritative off-chain legal verification. Fourth, to optimize the implementation of this inheritance feature, future governance of the exchange platform can be integrated with a Digital Executor mechanism. This mechanism creates space for licensed fiduciary parties under OJK supervision, with both legal and technical capacity to facilitate interactions between heirs and exchange providers to secure and distribute the deceased's assets (Marditia & Kuncoro, 2025).

To comprehensively assess the urgency of regulating inheritance features, a comparative analysis was conducted of governance practices for deceased users' accounts across global and local exchange platforms. In this context, Binance is a global exchange with the largest trading volume, while Indodax is the pioneer and largest officially registered exchange in Indonesia.

There is a highly significant disparity in the procedural and legal infrastructural approaches between these two platforms.

As a more comprehensive implementation review, global exchange platforms like Binance have established a structured legal and technical infrastructure through the Inheritance Appeal feature. Procedurally, when an inheritance claim is submitted, the system automatically suspends the deceased's account access (a temporary freeze) to mitigate the risk of unlawful asset transfers and hacking. Furthermore, the heir, acting as the applicant, must independently complete a Know Your Customer (KYC) procedure by creating a verified account. The platform's compliance team then conducts strict jurisdictional verification regarding the legality of the uploaded documents. These documents must possess evidentiary value through legalization by a notary or competent authority (e.g., a copy of the will, certificate of inheritance, and death certificate) and must be accompanied by a sworn translation if issued outside an English-speaking country (Coinsutra, 2026). Following document authentication, the platform does not directly provide the deceased's login credentials; instead, Binance executes a systematic digital asset transfer (an automated internal transfer) to the heir's digital wallet. This isolated asset transition mechanism demonstrates a high degree of legal compliance maturity, ensuring the protection of the deceased's data privacy while facilitating the lawful, legally certain transfer of property rights.



Source: Binance (2026)

Figure 1. Inheritance Appeal Interface on the Binance Platform

Conversely, the governance of inheritance claims on local exchanges like Indodax still relies on a conventional administrative approach (manual SOP) and lacks a dedicated automation feature on its platform. According to its service policy, if an Indodax account owner passes away and the account can no longer be accessed, the heirs must submit a manual application via email to customer support. Indodax requires valid proof of heirship and permits transfers of funds only to family members who are still listed on the same Family Card (Kartu Keluarga) as the deceased (Indodax, 2026). Furthermore, Indodax states that if the deceased's account can still be accessed (for instance, if the heir knows the deceased's password), the family may independently withdraw the assets to another account. From a legal standpoint, this leniency could create a gray area. The practice of independent withdrawals through a deceased person's account can trigger disputes regarding the abuse of rights among heirs, due to the lack of legal verification regarding "who" actually holds control of the account at the time the withdrawal occurs. On the other hand, restricting claims solely to heirs on the same Family Card may also conflict with inheritance law in Indonesia (both the KUHPerdata and Islamic Law), considering that inheritance rights do not absolutely lapse simply because an heir is no longer on the same Family Card (for example, a child who is married and has moved domicile).



Source: Indodax (2026)

Figure 2. Inheritance Claim Support Center Interface on the Indodax Platform

This difference between Binance and Indodax serves as strong evidence that local exchange platforms in Indonesia still need reforms to their inheritance governance infrastructure. Relying on customer emails and Family Card-based administrative requirements is insufficient to accommodate the complexities of crypto asset inheritance distribution. Therefore, the standardization of inheritance features, such as a technically and legally integrated Inheritance Appeal feature, must be a priority in future regulatory frameworks for Bappebti and the OJK.

CONCLUSION

The absence of regulations mandating the provision of inheritance features on exchange platforms has created a legal vacuum that directly undermines legal certainty for heirs in Indonesia. Normatively, cryptocurrency is recognized as intangible movable property that is valid as an object of the inheritance estate (*boedel waris*). However, its decentralized nature and absolute reliance on private-key control render this civil protection illusory in practice. The dominance of local exchange operators that still rely on manual and conventional administrative mechanisms, without the support of claim-automation infrastructure as used by

global-scale exchanges, creates a gray area. This condition not only has the potential to trigger litigation disputes due to misuse of access but also poses a risk of material losses, including the permanent locking of the inheritance estate (*dead assets*).

State intervention through mandatory regulations that standardize crypto inheritance features on exchange platforms is urgently needed. This research grounds its principal theoretical contribution in the concept of legal compliance by design. Unlike privacy by design, which limits its scope to data protection, or regulation by code, which risks reducing dynamic legal norms, this framework dictates that substantive civil law must serve as the foundational blueprint for a platform's technological architecture. Within the Indonesian financial regulatory landscape, realizing this compliance demands a structural synergy among key institutional actors. Authorities such as OJK and Bappebti must enforce the integration of inheritance features as an absolute licensing prerequisite for crypto exchanges, simultaneously bridging systemic linkages with state administrative bodies like Dukcapil. This institutional necessity necessitates concrete governance mechanisms to standardize transparent, legally binding inheritance-claim procedures across all domestic platforms. Operationally, such governance dictates specific technological requirements, including automated asset-freeze protocols and stringent biometric authentication, to ensure the transfer process is secure. Ultimately, these integrated layers converge on a single legal principle: the enforcement of civil property rights to guarantee absolute legal certainty.

The normative recognition of heirs will remain illusory as long as the technological design of digital platforms remains detached from the binding dictates of the law. Supervisory authorities such as the Financial Services Authority (OJK) and Bappebti urgently need to formulate a technical regulatory framework that accommodates instruments such as digital wills, standardized death verification, and digital executor mechanisms. This policy intervention is essential so that national inheritance law can precisely adapt to technological disruption while equitably securing the future of the public's digital wealth.

REFERENCE

- Amalia, D., Alfiyah, I., & Hami, W. (2024). Pembagian harta waris berbentuk cryptocurrency. *Posita: Jurnal Hukum Keluarga Islam*, 2(1), 20-33.
- Amrullah, K., Fridiyanto, & Taridi, M. (2022). *Metode penelitian kualitatif dilengkapi lima pendekatan*. Literasi Nusantara Abadi.
- Andika, F., Rasmuddin, & Hamzah, I. F. (2026). Perlindungan Hukum Terhadap Data Pribadi Dalam Era Digital. *Unes Journal of Swara Justisia*, 9(4), 825-832. <https://doi.org/10.31933/ysc6n689>
- Anjum, R., Barkat, A., & Jatoi, A. A. (2026). Succession of Digital Assets Under Islamic Inheritance Law: A Fiqh-Grounded Framework for Crypto, Cloud Accounts, and NFTs. *ACADEMIA International Journal for Social Sciences*. <https://doi.org/10.63056/academia.5.3.2026.1628>
- Akramov, A. A., Rakhmonkulova, N. K., Khazratkulov, O. T., Inamdjanova, E. E., Imamalieva, D. I., Tuychieva, S. R., Ibodullaev, S. B., Ergashev, A. E., Khamidov, S. R., & Rustamova, N. R. (2024). The Impact of Digitalization in Inheritance Law. *Qubahan Academic Journal*. <https://doi.org/10.48161/qaj.v4n3a863>
- Aristias, A., & Taupiqqurrahman. (2025). Legal Regulatory Readiness in Accommodating Non-Fungible Token as Objects of Fiduciary Collateral. *Journal of Law, Politic and Humanities*, 6(1), 930–939. <https://doi.org/10.38035/jlph.v6i1.2699>
- Azwa, N., Ali, N., Nugraha, S., & Sudiarti, E. (2026). Status Aset Digital Sebagai Harta Waris Perspektif Hukum Islam dan Hukum Positif. *Locus: Jurnal Konsep Ilmu Hukum*, 6(1), 138–146.

- Berutu, J. R., & Prasetyo, D. A. (2025). *Aset Kripto di Indonesia: Regulasi, Pengawasan, dan Kepastian Hukum di Era Digital*. Deepublish.
- Bappebti website. (2023). Bappebti Catat 18,5 Juta Investor Aset Kripto di 2023, Transaksi Rp 149,2 T. Retrieved June 10, 2026, from https://bappebti.go.id/pojok_media/detail/13777
- Binance. (2026). *How to appeal for inheritance of a deceased user's account*. Retrieved May 24, 2026, from Binance Support website: <https://www.binance.com/en/support>
- Coinsutra. (2026). *Binance Inheritance Feature: How to Claim Crypto as an Heir*. Retrieved June 10, 2026, from Coinsutra. <https://coinsutra.com/binance-inheritance-heir-feature/>
- De Aprilia, D., Januarydy, I., & Wulandari, V. P. (2025). Perkembangan hukum waris dalam sistem hukum perdata Indonesia: Analisis terhadap pewarisan digital dan aset digital. *Innovative: Journal of Social Science Research*, 5(4), 5396-5410. <https://doi.org/10.31004/innovative.v5i4.20804>
- Duwalang, I. M. D. A. P., & Yustiawan, D. G. P. (2025). Pengaturan hak waris atas aset digital dalam perspektif asas kepastian hukum. *Jurnal Media Akademik (JMA)*, 3(10), 1-18. <https://doi.org/10.62281/eyppgj41>
- Efendi, J., & Rijadi, P. (2022). *Metode penelitian hukum normatif dan empiris (Edisi Ke-2)*. Kencana.
- Feliks, D. (2023). Aset kripto sebagai objek harta waris dalam perspektif hukum positif Indonesia. *Khazanah Multidisiplin*, 2(1), 11-20. <https://doi.org/10.24252/km.v2i1.18147>
- Fernando, Z. J., Saputra, D. H., & Wibisana, K. P. Y. (2026). *Aset Digital: Masa Depan Hukum, Ekonomi, dan Teknologi*. Prenada Media.
- Haji, R. (2022). Urgensi penerapan kerangka regulasi aset kripto yang komprehensif, adaptif, dan akomodatif. *Trade Policy Journal*, 1, 33-37.
- Haryadi, P. A. H., & Taupiqqurrahman. (2022). Potensi dan keabsahan non-fungible token sebagai objek jaminan fidusia: The potential and legitimacy of non-fungible tokens as objects of fiduciary guarantees. *Jurnal Reformasi Hukum*, 26(2), 209-228. <https://doi.org/10.46257/jrh.v26i2.478>
- Heriyanto, H., Efendi, Y., & Wicaksono, T. (2023). Perlindungan hak ahli waris terhadap aset digital di Indonesia. *Hukum Inovatif: Jurnal Ilmu Hukum Sosial dan Humaniora*, 1(2), 45-60. <https://doi.org/10.62383/humif.v1i2.612>
- Haqqy, A. I. A., Asruddin, A., & Santoso, J. J. (2026). Tinjauan Yuridis Pengaturan Aset Digital dan Implikasinya Sebagai Objek Waris di Indonesia. *Al-Zayn: Jurnal Ilmu Sosial & Hukum*, 4(3), 6347-6354.
- Indodax. (2026). *Pemilik akun Indodax telah meninggal dunia, apakah saldo di indodax ini bisa dialihkan?*. Pusat Bantuan Indodax. Retrieved May 24, 2026, from <https://help.indodax.com>.
- Kaur, A., Singh, K., Ishant, & Goyal, D. (2025). Smart Estate Planning: Integrating Digital Will and Crypto Assets Using Blockchain Technology, *2025 7th International Symposium on Advanced Electrical and Communication Technologies (ISAECT)*, Mohali, Punjab, India, 2025, pp. 1-6, <https://doi.org/10.1109/isaect68904.2025.11318813>
- Kusnandia, T. O. (2026). Konstruksi Pewarisan Aset Digital dan Peran Notaris dalam Penyusunan Wasiat Digital di Indonesia. *Abdurrauf Law and Sharia*, 3(1), 184-210.
- Limna, P., Nivornusit, R., & Shaengchart, Y. (2026). Digital Asset Inheritance: Perceptions, Readiness, and Challenges in a Developing Economy. *Journal of Risk and Financial Management*, 19(4), 285. <https://doi.org/10.3390/jrfm19040285>
- Lumi, W. B. (2024, December 24). OJK terbitkan aturan tentang penyelenggaraan perdagangan aset keuangan digital termasuk aset kripto. Retrieved June 10, 2026, from *Ipol.Id*. <https://ipol.id/2024/12/ojk-terbitkan-aturan-tentang-penyelenggaraan-perdagangan-aset-keuangan-digital-termasuk-aset-kripto/>

- Luthfi, F. ., Hasan, A. ., & Jalaluddin, J. (2024). Tantangan Dan Regulasi Dalam Pewarisan Aset Digital: Studi Perbandingan Hukum Positif Dan Hukum Islam. *Indonesian Journal of Islamic Jurisprudence, Economic and Legal Theory*, 2(4), 2212–2225. <https://doi.org/10.62976/ijjel.v2i4.823>
- Ma'arif, B. S., Khamim, M., & Widyastuti, T. V. (2024). *Aset kripto dalam hukum waris Indonesia*. Penerbit NEM.
- Marditia, R. P. P., & Kuncoro, N. R. R. (2025). Developing a Regulatory Model for Digital Inheritance of Cryptocurrency Assets: the Indonesian Legal Perspective: Pengembangan Model Regulasi untuk Pewarisan Digital Aset Kripto: Perspektif Hukum Indonesia. *Perspektif Hukum*, 25(2), 226–257. <https://doi.org/10.30649/ph.v25i2.437>
- Marzuki, P. M. (2011). *Penelitian hukum*. Kencana Prenada Media.
- Mude, G. P., Dumbaris, M. A. S., & Sopian, S. (2025). Kewarisan Aset Digital Di Indonesia: Kebutuhan Regulasi Khusus Sebagai Instrumen Sinkronisasi Hukum Perdata Dan Hukum Islam. *At-Tasyrih: jurnal pendidikan dan hukum Islam*, 11(2), 455-465.
- Murizqy, M. A., & Dirkareshza, R. (2022). Peninjauan aspek keamanan dan perlindungan hukum terhadap investor cryptocurrency. *Jurnal Ius Constituendum*, 7(2), 277-292. <https://doi.org/10.26623/jic.v7i2.4067>
- Nurima, N., & Mairul, M. (2026). KEDUDUKAN ASET DIGITAL DALAM KEWARISAN PERSPEKTIF HUKUM PERDATA. *Journal of Indonesian Comparative of Syari'ah Law*, 8(3), 811–826. Retrieved from <https://jicl.journal.unida.gontor.ac.id/index.php/jicl/article/view/84>
- OECD (2022), “Blockchain at the frontier: Impacts and issues in cross-border co-operation and global governance”, *OECD Business and Finance Policy Papers*, No. 4, OECD Publishing, Paris, <https://doi.org/10.1787/80e1f9bb-en>.
- Peraturan Badan Pengawas Perdagangan Berjangka Komoditi tentang Aset Cryptocurrency.
- Peraturan Otoritas Jasa Keuangan (POJK) Nomor 27 Tahun 2024 tentang Penyelenggaraan Perdagangan Aset Keuangan Digital Termasuk Aset Kripto.
- Putri, N. R., Rahman, T. A., & Mu'aziah, S. R. (2026). Kepastian Hukum Waris Aset Digital dalam Perspektif Hukum Islam dan Nasional. *Al-Zayn: Jurnal Ilmu Sosial & Hukum*, 4(1), 5379-5389.
- Ramadhany, W. D. (2023). Kedudukan aset kripto sebagai harta warisan dalam perspektif hukum perdata. *Lex Positivis*, 2(1), 45-55.
- Sendrawan, T., Agustina, R., Makarim, E., Nefi, A., & Indra, J. R. (2025). OPTIMIZING THE ROLE OF NOTARIES IN DIGITAL PROPERTY INHERITANCE: A COMPARATIVE LEGAL ANALYSIS. *Indonesia Law Review*. <https://doi.org/10.15742/ilrev.v15n2.3>
- Taupiqurrahman, & Hutabarat, S. M. D. (2023). Kompleksitas Omnibus Law: Antara Penyederhanaan Regulasi dan Akselerasi Investasi. *Jurnal Legislasi Indonesia*, 20(3), 110-119.
- Thomson Reuters. (2022). Cryptocurrency regulations by country. <https://www.thomsonreuters.com/en-us/posts/wp-content/uploads/sites/20/2022/04/Cryptos-Report-Compendium-2022.pdf>
- Waluyo, B. (2008). *Penelitian hukum dalam praktek*. Sinar Grafika.