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RECONSTRUCTION OF NOTARIAL AUTHORITY REGARDING THE PROTECTION OF MARITAL ASSETS IN THE FORM OF DIGITAL ASSETS THROUGH MARRIAGE AGREEMENTS IN INDONESIA

MJ Widijatmoko[1], Laila Yunara[2]
Widijatmoko@gmail.com[1], lailayunaramkn@gmail.com[2]
[1)] Program Studi Magister Kenotariatan, Universitas Tarumanegara, Jakarta

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Abstract

*Indonesia's economic system, which is increasing in modern times, requires the Indonesian people to play an active role in improving their welfare and economic level. To improve the level of the economy, people open various kinds of businesses. One of his efforts is to open a retail business / retail business. Retail business is a business that sells goods and services to end users or distributed directly to consumers. The retail business in Indonesia is currently growing very rapidly along with the shift from traditional to modern lifestyles, therefore this golden opportunity is utilized by retailers who have large capital and good management skills to open retail business businesses such as mini markets, super markets, hypermarkets and and so on that allow people to shop with facilities and comfort as well as good service, besides that the price of each product is quite affordablThe advancement of digital technology has created various forms of digital assets with significant economic value, including cryptocurrencies, Non-Fungible Tokens (NFTs), digital wallets (*e-wallets*), monetized social media accounts, marketplace accounts, and blockchain-based assets. The existence of these assets has generated new legal issues in Indonesian marital law, particularly concerning their status as marital property and their legal protection through prenuptial or postnuptial agreements. This study aims to analyze the legal framework governing the authority of notaries in protecting digital assets as marital property under Indonesian positive law, identify the weaknesses of the existing regulations, and formulate an ideal reconstruction of notarial authority. This research employs a normative legal research method using statutory, conceptual, and comparative approaches. Legal materials consist of primary, secondary, and tertiary legal sources analyzed qualitatively through a prescriptive approach. The findings reveal that the authority of notaries under the Law on Notarial Office remains general and has not specifically accommodated digital assets as marital property, resulting in legal uncertainty and inadequate legal protection. Therefore, a reconstruction of notarial authority is required through the*

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harmonization of legislation, explicit recognition of digital assets as marital property, expansion of notarial authority to identify, verify, inventory, and authenticate digital assets, and the strengthening of the cyber notary *concept. Such reconstruction is expected to enhance legal certainty, legal protection, and the adaptability of Indonesia's notarial system to the rapid development of digital technologye.*

INTRODUCTION

The development of information technology and the transformation of the digital economy have changed the paradigm regarding the forms of wealth that can be owned by an individual. Wealth is no longer limited to tangible objects such as land, buildings, vehicles, or cash, but has evolved towards digital assets that have high economic value, such as cryptocurrencies, Non-Fungible Tokens (NFTs), monetized social media accounts, internet domains, marketplace accounts, digital wallet balances (e-wallets), assets in digital games (game assets), and even digital-based intellectual property rights. These assets have become part of the economic activities of modern society and have commercial value that can be traded, transferred, inherited, or used as investment objects (Tapscott et al., 2016). These changes indicate that the conventional concept of property law is no longer fully capable of accommodating the development of property objects born from the digital era, so that legal updates are needed that can address the dynamics of the digital society. Various studies show that the regulation of digital assets as objects of property rights is still developing and requires harmonization so that capable of providing legal certainty regarding its ownership, possession, or transfer (Quintais et al., 2019).

In the context of Indonesian marriage law, the emergence of digital assets raises new issues regarding the legal status of marital property (*harta gono-gini*) . Law Number 1 of 1974 concerning Marriage, as amended by Law Number 16 of 2019, stipulates only that all property acquired during the marriage constitutes joint property, without classifying the forms of digital wealth that are currently rapidly emerging. Similarly, neither the Compilation of Islamic Law nor the Civil Code contains provisions that explicitly recognize digital assets as part of joint property . This regulatory gap creates legal uncertainty regarding divorce, the division of marital property, and disputes over the ownership of digital assets acquired during the marriage. Recent research confirms that digital assets possess the characteristics of economically valuable property—substantially meeting the criteria for marital assets—yet the mechanisms for identification, proof of ownership, economic valuation, and the procedures for their division still lack an adequate legal basis within the Indonesian legal system (Wijaya et al., 2025).

This development is further complicated by the fact that digital assets possess characteristics distinct from those of conventional assets. Ownership of digital assets is typically evidenced through private keys, wallet addresses, electronic account access, or blockchain systems—mechanisms unknown to classical property law regimes. In practice, many digital assets are held on offshore platforms, making identification and enforcement difficult in the event of a dispute. These characteristics make proving ownership, control, and valuation of digital assets more complex than that of conventional assets. Consequently, in the event of a divorce, one party could potentially conceal, divert, or transfer digital assets without their spouse's knowledge, thereby diminishing the other party's rights regarding marital assets. This situation indicates that legal protection for marital assets in the form of digital assets remains suboptimal, as it has not yet been supported by legal instruments capable of addressing the unique characteristics of digital assets.

· One legal instrument that serves a preventive function in protecting marital assets is the marriage agreement. Following Constitutional Court Decision Number 69/PUU-XIII/2015, a marriage agreement may be executed not only prior to the marriage but also during the course of the marriage[8]. The ruling extends legal protection, enabling married couples to regulate the legal aspects of their assets in accordance with the principle of freedom of contract. A marriage agreement serves as a highly strategic instrument, as it allows the parties to determine the ownership status, management, control, and division of specific assets before any disputes arise. Various studies conclude that the existence of a marriage agreement provides legal certainty regarding the status of marital assets while offering preventive protection for both the parties involved and third parties.

In practice, a marriage agreement is executed as an authentic deed by a notary, pursuant to the authority granted under Article 15 of Law Number 2 of 2014 concerning Amendments to Law Number 30 of 2004 concerning the Office of Notary. The notary's status as a public official guarantees the certainty of the date, the identities of the parties, the parties' intentions, and the conclusive evidentiary value of the deed executed. Consequently, notaries play a crucial role in providing legal protection for the civil law relationships between parties through authentic deeds. However, the current scope of a notary's authority remains focused on drafting deeds based on prevailing positive law, whereas the evolution of digital assets has yet to be comprehensively addressed within notarial practice. As a result, there are currently no established standards or legal frameworks regarding how a notary should identify, document, verify, or formulate protection clauses for digital assets within prenuptial agreements.

This situation reveals a gap between the evolution of digital society and the regulatory framework governing the authority of notaries. On one hand, the public possesses various forms of digital assets—some valued in the billions of rupiah—yet on the other, notaries lack a sufficient normative basis to provide legal protection for these assets through authentic deeds. Indeed, the majority of marital agreements remain focused on conventional assets such as land, buildings, vehicles, shares, and time deposits, whereas digital assets are not explicitly inventoried or addressed within the agreement clauses. Yet, the primary function of a notary extends beyond merely recording the parties' intentions in an authentic deed; it encompasses providing legal certainty and protection, as well as preventing disputes through the formulation of contractual terms that adapt to societal changes. Therefore, a reconstruction of the notary's authority is required—moving beyond a purely administrative interpretation toward an authority capable of accommodating the identification. classification, verification, and protection of digital assets as part of marital property .

From the perspective of legal protection theory, the state is obligated to provide both preventive and repressive protection for every civil right held by citizens. Such protection is realized not only through the enactment of legislation but also by strengthening the functions of public officials authorized by the state, including notaries. Meanwhile, the theory of legal certainty requires that any legal object possessing economic value be subject to clear regulations regarding its status, ownership, evidentiary aspects, and mechanisms for transfer. If digital assets continue to evolve without corresponding updates to regulations concerning the notary's authority to draft prenuptial agreements, then the legal objectives of justice, certainty, and utility cannot be optimally achieved. Consequently, reconstructing the notary's authority is not merely a practical necessity for delivering legal services to the public but also a theoretical imperative for developing a national legal framework that is responsive to digital transformation

Given the foregoing, this research is significant due to the absence of legal norms regarding the protection of marital assets in the form of digital assets within marriage agreements, the suboptimal regulation of notarial authority in accommodating the evolution of digital assets, and the lack of a legal framework capable of integrating digital economic developments with Indonesian marriage and notarial laws. This research aims to propose a reconstruction of notarial authority that is more adaptive, ensuring that marriage agreements serve not merely as authentic evidentiary documents but also as instruments for the preventive legal protection of the ownership, management, and division of marital assets in the form of digital assets. Against this backdrop, the core issues addressed in this research are: the current regulation of notarial authority regarding the protection of digital marital assets through marriage agreements under Indonesian positive law; the shortcomings of existing regulations that prevent them from providing legal certainty for digital assets as marital property; and the ideal reconstruction of notarial authority—grounded in legal certainty, legal protection, and digital technological advancements—to achieve equitable legal protection for the parties to a marriage.

METHOD

This study employs a normative legal research method, utilizing both a conceptual approach and a statute approach. Normative legal research is used to examine the legal norms governing the authority of notaries in drafting marriage agreement deeds, the legal status of marital property, and the evolving regulations regarding digital assets as objects of law. Furthermore, the study utilizes a conceptual approach to analyze theories of legal certainty, legal protection, and authority, as well as the concept of property law, serving as a foundation for formulating a reconstruction of notary authority that is adaptive to the development of digital technolog.

The legal materials used in this research consist of primary, secondary, and tertiary legal materials. Primary legal materials include the 1945 Constitution of the Republic of Indonesia, the Civil Code, Law Number 1 of 1974 concerning Marriage (as amended by Law Number 16 of 2019), Law Number 2 of 2014 concerning Amendments to Law Number 30 of 2004 concerning the Position of Notary, Law Number 1 of 2024 concerning the Second Amendment to the Law on Electronic Information and Transactions, and Constitutional Court Decision Number 69/PUU-XIII/2015. Secondary legal materials comprise scholarly books, national and international journal articles, research findings, and literature related to notarial law, marriage law, cyber law, and digital assets. Tertiary legal materials consist of legal dictionaries, encyclopedias, and other reference sources supporting the research.

Legal materials were collected through library research, involving the inventorying, identification, classification, and analysis of various laws and regulations, court rulings, literature, and research findings relevant to the subject of the study. All legal materials were then systematically organized to identify consistencies or discrepancies between positive legal provisions and the evolution of digital assets as a component of marital joint property.

The analysis of legal materials is conducted qualitatively, employing methods of legal interpretation, legal reasoning, and legal construction. The analysis aims to identify weaknesses in the regulation of notarial authority regarding the legal protection of digital assets through marriage agreement deeds, and subsequently to formulate a concept for reconstructing this authority—one oriented towards legal certainty, legal protection, and justice in the face of Indonesia's evolving digital economy.

RESULTS

1. The Regulation of Notarial Authority in Providing Protection for Marital Property in the Form of Digital Assets via Marriage Agreements Under Indonesian Positive Law, and Why

- **Such Regulations Fail to Provide Legal Certainty and Protection for Digital Assets as Joint Marital Property.**

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Advancements in information technology have given rise to various forms of digital assets that possess significant economic value and constitute part of an individual's wealth. Digital assets are no longer viewed merely as electronic data; rather, they have evolved into economic objects that can be owned, traded, inherited, pledged as collateral, or transferred to other parties. These assets encompass a wide range, including cryptocurrencies, Non-Fungible Tokens (NFTs), digital wallet balances, revenue-generating social media accounts, internet domains, marketplace accounts, digital game assets, and digital-based intellectual property rights. This evolution reflects an expansion of the concept of property—shifting from tangible items to intangible assets with economic value. However, this development has not yet been fully matched by the establishment of national legal norms that explicitly regulate the status of digital assets as objects of civil law, particularly within the realms of matrimonial law and notarial law.

Under the Indonesian legal system, regulations concerning joint marital property remain anchored in Article 35, paragraph (1) of Law Number 1 of 1974 concerning Marriage—as amended by Law Number 16 of 2019—which stipulates that all assets acquired during the marriage constitute joint marital property. This formulation essentially employs a general approach (a general clause) without distinguishing between the types of assets subject to joint ownership. Consequently, from a conceptual standpoint, any wealth acquired during the marriage—whether in the form of movable property, immovable property, or intangible assets possessing economic value—may be classified as joint marital property. This view aligns with the concept of property law evolving within modern civil law doctrine, which no longer restricts the objects of property rights solely to tangible items but extends them to include rights possessing economic value.

However, the Marriage Law does not provide further regulations regarding the classification of digital assets as part of marital property. Similarly, neither the Civil Code nor the Compilation of Islamic Law offers explicit provisions concerning the legal status of digital assets in the division of marital property. This regulatory gap creates legal uncertainty, as there are no normative parameters determining whether all forms of digital assets automatically constitute marital property, nor are there established mechanisms for proof, valuation methods, or procedures for their division in the event of divorce. Consequently, the resolution of disputes involving digital assets relies on judicial interpretation based on general civil law principles, potentially leading to inconsistent rulings.

Legal protection for marital assets can essentially be achieved through the instrument of a marriage agreement. Article 29 of Law Number 1 of 1974 concerning Marriage—as interpreted through Constitutional Court Decision Number 69/PUU-XIII/2015—allows married couples to enter into a marriage agreement either before or during the marriage. This expanded scope constitutes a form of preventive legal protection, as it grants the parties the freedom to determine arrangements regarding the ownership, management, separation, and division of assets in accordance with the principle of freedom of contract. By establishing a marriage agreement, the parties can anticipate potential disputes concerning marital assets that might arise in the future.

In practice, a marriage agreement must be executed in the form of an authentic deed drawn up by a notary. Pursuant to Article 15 paragraph (1) of Law Number 2 of 2014 concerning Amendments to Law Number 30 of 2004 concerning the Office of Notary, a notary is authorized to draw up authentic deeds regarding all acts, agreements, and determinations required by the parties or mandated by statutory regulations. This authority positions the notary as a public official with a strategic function in providing legal certainty regarding the civil legal relations of the public. Through an authentic deed, a notary provides guarantees concerning the identities of the parties, the certainty of the date, the content of the agreement, and conclusive evidentiary value as stipulated in civil evidentiary law.

However, the authority of a notary as stipulated in the Law on the Office of Notary remains general in nature and does not specifically address digital assets. The provisions of Article 15 of the Law on the Office of Notary merely authorize the drafting of authentic deeds without prescribing obligations for the notary to identify, verify, inventory, or document digital assets that serve as the subject matter of a marriage agreement. Consequently, notaries lack normative guidelines regarding procedures for confirming digital asset ownership or mechanisms for recording wallet addresses, private keys, digital accounts, and other forms of electronic evidence related to digital assets. This situation results in the scope of a notary's authority in practice being limited to recording the parties' intentions, without the inclusion of verification instruments to confirm the actual existence of the digital assets themselves.

The issue is further complicated by the fact that the characteristics of digital assets differ fundamentally from those of conventional assets. Ownership of digital assets is not always evidenced by certificates or physical documents; instead, it is established through the possession of private keys, digital account identities, blockchain systems, or other forms of electronic data. Moreover, many digital assets are held on platforms based outside Indonesia, making verification and enforcement difficult in the event of a dispute. This situation presents challenges for notaries in verifying the legality, existence, and economic value of digital assets intended for inclusion in a marital agreement deed.

The absence of comprehensive regulations results in weak legal protection for marital assets in the form of digital assets. In divorce proceedings, a party might conceal digital assets, transfer them to a different digital wallet, or assign them to a third party without being easily detected by their spouse or law enforcement authorities. Unlike conventional assets—which can be substantiated through documents such as land titles, vehicle ownership records, or bank statements—digital assets are often accessible only to the holder of the private key, making the process of proving their existence far more complex. Consequently, it becomes difficult to realize a spouse's rights regarding these shared assets, even though they were substantially acquired during the marriage.

From the perspective of legal certainty, this situation reveals a gap between the evolution of the digital society and Indonesian positive law. The theory of legal certainty dictates that any legal object possessing economic value must be subject to clear regulations regarding its legal status, ownership, evidentiary requirements, possession, and mechanisms for transfer. However, Indonesian positive law has yet to provide norms that explicitly integrate digital assets into the legal frameworks governing marriage or the scope of a notary's authority. Consequently, notaries lack a sufficient legal basis to draft standard clauses concerning digital assets in marital agreements, while the parties involved also lack guarantees of legal certainty regarding the protection of their rights to digital assets as part of the marital property.

From the perspective of legal protection theory, the state is obligated to provide preventive protection by establishing regulations capable of anticipating societal developments. Such protection should be realized not only by recognizing digital assets as economic objects but also by strengthening the authority of notaries—public officials who ensure legal certainty in civil law relationships. Consequently, current regulations fail to provide optimal legal protection for digital assets as marital property due to a lack of legal norms regarding the recognition of their legal status, standards for their identification and verification, mechanisms for their inclusion in marriage agreements, and evidentiary guidelines for resolving disputes. This regulatory gap necessitates a reconstruction of the notary's authority to address digital technological advancements and to ensure legal certainty, utility, and fairness for the parties involved in a marriage.

2. Rekonstruksi Kewenangan Notaris Yang Ideal Dalam Memberikan Perlindungan Terhadap Harta Gono-Gini Berupa Aset Digital Melalui Akta Perjanjian Perkawinan Berbasis Kepastian Hukum, Perlindungan Hukum, Dan Perkembangan Teknologi Digital Di Indonesia

The evolution of digital technology has given rise to new forms of high-value assets, yet this development has not been matched by adequate legal updates. Indonesian positive law still views the authority of notaries through a conventional lens—specifically, as public officials who draft authentic deeds based on the intent of the parties involved. Conversely, the landscape of legal relationships within society has shifted toward the ownership of digital assets such as cryptocurrencies, Non-Fungible Tokens (NFTs), e-wallets, monetized social media accounts, marketplace accounts, domain names, and blockchain-based assets. This situation creates a gap between societal evolution (*living law*) and positive law (*ius constitutum*), necessitating a restructuring of the notary's authority to make it more adaptable to digital transformation. Such restructuring aims not only to expand the scope of a notary's authority but also to reinforce their role as an instrument for the preventive legal protection of the public's civil rights. Recent studies also emphasize the need to revise the Law on the Notary Profession to accommodate the authentication of digital documents, the principle of functional equivalence, and the integration of digital technology into notarial practice.

Revisiting the scope of a notary's authority requires a paradigm shift regarding the legal objects that can be incorporated into an authentic deed. To date, notarial practice has largely focused on conventional assets such as land, buildings, vehicles, shares, time deposits, and receivables. Yet, from an economic perspective, digital assets meet the criteria for classification as wealth, as they possess value and can be owned, transferred, inherited, and even utilized as investment vehicles. Consequently, notarial law must acknowledge digital assets as civil law objects that can be explicitly included in marriage agreements—whether as part of marital property or separate personal property. Such recognition would provide a clearer legal basis for notaries to document the parties' intentions regarding the ownership, control, and division of digital assets in the event of a future divorce or dispute over marital property. Furthermore, studies on digital assets as objects of property rights reveal a trend across various jurisdictions toward recognizing them as a form of wealth requiring distinct legal protection.

Beyond the normative recognition of digital assets, the framework must be reconstructed to expand the notary's role from a mere drafter of deeds to a legal verifier of the existence of such assets. Under current practice, notaries merely record the parties' statements regarding asset ownership without any obligation or guidelines to verify the digital assets listed in the deed. Consequently, the validity of digital asset ownership relies entirely on the good faith of the parties involved. Moving forward, the notary's authority should be expanded to encompass verifying the digital account owner's identity, matching wallet address ownership, validating proof of crypto-asset ownership via supporting documents, and examining electronic transaction records that demonstrate the origin of the digital assets. This expansion of function is not intended to transform the notary into an information technology auditor, but rather to position them as a public official who ensures that the digital assets listed in the deed possess a legally accountable basis of ownership.

The next step in this reconstruction is to strengthen the function of digital asset inventorying within marriage agreements. To date, most marriage agreements have merely included general clauses regarding the separation or commingling of assets, without providing a detailed identification of asset types. Such a model is no longer adequate to address the evolution of digital assets, which are dynamic and easily transferable. Therefore, it is necessary to develop a clause model that specifically inventories the parties' digital assets—covering aspects such as asset types, storage platforms, account identities, management mechanisms, proof of ownership, valuation methods, and procedures for asset division in the event of divorce. By incorporating such an inventory, the marriage agreement serves not only as an authentic legal document but also as an instrument of legal protection capable of minimizing disputes regarding the existence and value of digital assets.

The restructuring of notary authority must also be accompanied by the strengthening of the digitalization of notarial practice through the "cyber notary" concept. While the Elucidation of Article 15 paragraph (3) of the Notary Office Law has effectively opened the way for notaries to certify electronic transactions, the existing regulations remain highly limited and lack operational guidelines for exercising this authority. Therefore, regulatory reform needs to accommodate the use of certified electronic signatures, digital identity verification, the electronic storage of deed minutes, and the utilization of blockchain technology to support authentication and the recording of changes to digital asset data. Recent studies indicate that integrating digital technology into notarial practice can enhance transparency, data security, and legal certainty, provided that the principles of deed authenticity and notary liability are upheld.

From an institutional perspective, redefining the scope of a notary's authority also requires the harmonization of various laws and regulations. Currently, regulations concerning digital assets are scattered across different legal instruments—such as the Law on Electronic Information and Transactions, regulations on crypto-asset trading, and provisions regarding electronic systems—yet they remain unintegrated with the Marriage Law or the Law on the Notary Profession. Consequently, there is a regulatory gap regarding the status of digital assets as marital property and the notary's authority to provide legal protection for such assets. Therefore, a legal restructuring is necessary through an amendment to the Law on the Notary Profession, specifically by expanding the notary's authority to identify, verify, inventory, and authenticate digital assets within any deed related to civil legal relationships, particularly marital agreements.

From the perspective of legal certainty theory, such a reconstruction would provide clarity regarding the legal status of digital assets as part of marital property, define the scope of a notary's authority, and establish uniform guidelines for notarial practice. Legal certainty is achieved not only by recognizing digital assets as objects of law but also by implementing standardized procedures for proving ownership, assessing economic value, managing the assets, and determining the method of distribution in the event of a dispute. Consequently, the parties are assured that their rights regarding digital assets are legally protected through an authentic deed that carries conclusive evidentiary weight

Meanwhile, from the perspective of legal protection theory, the reconstruction of the notary's authority constitutes a form of preventive legal protection aimed at averting disputes before they arise. With expanded authority, a notary functions not merely as a drafter of deeds but also as a public official who educates parties on the legal consequences of digital asset ownership, assists in formulating fair and balanced clauses, and ensures that each party's rights receive proportionate protection. Ultimately, such protection reinforces the role of the marriage agreement deed as an instrument for dispute prevention—providing preventive legal protection—rather than serving solely as a means of proof once a dispute has already occurred.

Thus, the ideal reconstruction of the notary's authority cannot be achieved merely by expanding administrative powers; rather, it must be realized through substantive reform of the Law on the Office of Notary, harmonization with marriage and digital asset laws, the strengthening of the "cyber notary" concept, and the establishment of operational standards for the identification, verification, inventory, and authentication of digital assets within marriage agreement deeds. Such reconstruction will yield a legal system that is more responsive to digital technological advancements, provides legal certainty regarding the status of digital assets as marital property, strengthens legal protection for the parties involved, and supports the development of a national legal framework capable of adapting to the digital economic transformation.

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CONCLUSION

Based on the discussion above, it can be concluded that:

1. The regulation of a notary's authority to provide protection for marital assets in the form of digital assets—through a marriage agreement deed under Indonesian positive law—fundamentally relies on the provisions of Law Number 1 of 1974 concerning Marriage (as amended by Law Number 16 of 2019), the Civil Code, the Compilation of Islamic Law, and Law Number 2 of 2014 concerning the Position of Notary. Although these provisions authorize notaries to draft authentic deeds as instruments for the legal protection of the parties' civil relations, the regulations remain general in nature and do not yet accommodate the specific characteristics of digital assets as objects of marital property. Positive law has not explicitly addressed the recognition of digital assets as part of marital property, the mechanisms for identifying and verifying ownership, the procedures for inventorying such assets within a marriage agreement deed, or the mechanisms for proving ownership and effecting division in the event of a dispute. Consequently, existing regulations fail to provide optimal legal certainty and protection for digital assets as marital property, resulting in a regulatory gap that potentially hinders the protection of the parties' civil rights in the era of digital transformation.
2. The reconstruction of the ideal scope of a notary's authority must be directed toward legal reform capable of integrating digital technological advancements with marriage law and notarial law. This reconstruction entails expanding the notary's role beyond the mere drafting of authentic deeds to include acting as a public official authorized to identify, verify, inventory, and authenticate digital assets within marriage agreement deeds. Furthermore, it requires harmonizing the Law on the Notary Profession, the Marriage Law, the Law on Electronic Information and Transactions, and regulations concerning digital assets, alongside strengthening the "cyber notary" concept and establishing standard operating procedures for incorporating digital assets into authentic deeds. Such reconstruction will ensure legal certainty regarding the status of digital assets as marital property, enhance preventive legal protection for the parties involved, minimize potential disputes, and foster a notarial legal system that is adaptive, responsive, and equitable in the face of Indonesia's economic and digital technological evolution

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