



# LEGAL PROTECTION FOR HEIRS IN CONTROL OF DIGITAL ASSETS IN THE FORM OF ELECTRONIC WALLET (E-WALLET) BALANCES

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## Article Info

## ABSTRACT

### Keywords:

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E-Wallet Balance,  
Inheritance Law

This research focuses on analyzing the status of e-wallet balances as part of inherited assets in the Indonesian inheritance law system amidst the rapid development of the digital economy. The main issues examined are the suitability of the concept of e-wallet balances with the construction of assets in civil law and the legal and technical obstacles faced by heirs in the process of acquiring them. This research uses a normative legal research method with a statutory, conceptual, and comparative legal approach. Data were obtained through a literature review of laws and regulations, expert doctrines, court decisions, and relevant legal literature, then analyzed qualitatively and systematically. The results show that conceptually and legally, e-wallet balances qualify as intangible assets with economic value and are under the legal control of the heir, thus deserving of their status as part of inherited assets. However, the lack of explicit regulations regarding the inheritance of digital assets, coupled with strict personal data protection regimes and account security systems, creates legal uncertainty and practical obstacles for heirs in accessing e-wallet balances. The implications of this research emphasize the need for updating and harmonizing inheritance law regulations with personal data protection laws and digital financial services regulations, in order to create a digital asset inheritance mechanism that provides legal certainty, protects heirs' rights, and is responsive to technological developments.

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## 1. INTRODUCTION

The development of digital technology has transformed economic structures and legal paradigms, particularly through the emergence of digital assets, which challenge classical concepts of property law (Atyanta et al., 2025; Zainudin, 2025). Electronic wallets (e-wallets) are no longer simply a means of payment but have become a means of storing economic value inherent in an individual's digital identity (Fanani et al., 2025). In practice, e-wallet balances represent tangible wealth that can be transferred and accumulated, despite their intangible nature, thus requiring adjustments in legal understanding, particularly in the context of inheritance.

The high adoption of e-wallets indicates that digital balances have become an integral part of the community's economy and function as a reserve of value (Asfo et al., 2024; Helmina Ardyanfitri et al., 2025). However, the existing legal framework has not fully accommodated this reality, created legal uncertainty and weakened the protection of heirs' economic rights.

Field observations indicate that heirs often face serious obstacles in accessing the e-wallet balances of deceased testators. Layered authentication systems such as personal identification numbers (PINs), one-time passwords (OTPs), and biometric verification, designed to ensure security, actually serve as exclusionary mechanisms for heirs. E-wallet service providers generally prioritize the principle of personal data protection by denying access requests from third parties, even if they have legal standing as legitimate heirs. As a result, e-wallet balances are trapped in a legal liminal space, inaccessible, non-transferable, and lacking their socio-economic function. This situation demonstrates a legal failure to bridge the gap between digital privacy protection and the fulfillment of inheritance rights.

The complexity of this issue is further exacerbated in the context of Indonesia's pluralistic inheritance law system. Civil inheritance law, customary inheritance law, and Islamic inheritance law do not explicitly recognize digital assets as objects of inheritance. The concept of ownership rights in Article 584 of the Civil Code is still rooted in the paradigm of physical objects, thus failing to encompass the intangible and electronic-based nature of digital assets (Apriyanto, 2023; Firdaus, 2022). In fact, increasing internet penetration and the widespread use of financial technology demonstrate that digital asset ownership has become a widespread, cross-sectoral social phenomenon. The unpreparedness of inheritance law to respond to this reality has the potential to create structural injustice for heirs and weaken the law's function as an instrument of social engineering.

Previous international research has highlighted the urgency of regulating the inheritance of digital assets. Heriyanto et al. (2024) asserted that traditional inheritance laws in many countries fail to address the unique characteristics of digital assets, which rely on electronic access and control systems, often placing heirs in a vulnerable position. Amanda (2025) found that the conflict between heirs' rights and the protection of their digital privacy is a central issue that has not been adequately resolved within the legal framework. Meanwhile, Luthfi et al. (2024) demonstrated that the lack of clear regulations encourages digital platforms to adopt a defensive stance and restrict access to heirs to avoid legal risks. These three studies provide important contributions to understanding the problems of digital inheritance, but they still address digital assets within a general framework.

The development of digital technology has transformed people's transaction patterns through the presence of various digital assets, such as cryptocurrencies, NFTs, and especially electronic wallets (e-wallets) (Anggraeni et al., 2023; Ramdani et al., 2023). E-wallets enable the electronic storage and use of funds for both online and offline transactions, offering high efficiency in financial activities. Services such as DANA, GoPay, OVO, and ShopeePay have made e-wallets an increasingly dominant digital payment instrument that meets people's needs.

This dominance is reflected in the increasing transaction value and adoption rate of e-wallets. The Indonesia Fintech Trend 2024 survey showed that 96% of respondents have used e-wallets, with average account growth of 47.4% per year from 2014 to 2024, far surpassing debit and credit cards (Wardhana et al., 2023; Yuliawati, 2025). This confirms that e-wallet balances function not only as a means of payment but also as digital assets of economic value that can be stored, transferred, and cashed in, conceptually qualifying them as inheritance upon the owner's death.

However, this development raises legal issues, particularly regarding the protection of heirs' rights to e-wallet balances. Despite representing real economic value, the status of e-wallet balances under Indonesian inheritance law remains unclear. This complexity is compounded by the intangible nature of digital assets, tied to specific digital systems, and accessible only through authentication mechanisms such as biometrics, OTPs, and PINs, which often hinder access for heirs.

On the other hand, e-wallet service providers' privacy and data protection policies also limit heirs' access. Indonesia's inheritance legal system, including the Civil Code, customary law, and the Compilation of Islamic Law, does not explicitly regulate digital assets as objects of inheritance. Article 584 of the Civil Code does regulate property rights, but it does not clarify the status of e-wallet balances as objects of such rights. The need for regulation is increasingly pressing with the increasing number of internet users and digital asset ownership, as reflected by APJII data, which recorded 196.7 million internet users in 2020.

Existing regulations, such as the ITE Law, OJK Regulation No. 27 of 2024, and Bappebti Regulation No. 8 of 2021, do not explicitly recognize e-wallet balances as objects of inheritance. This legal gap creates uncertainty for heirs and legal practitioners, especially for broader community groups such as MSMEs, online motorcycle taxi drivers, and small traders. This problem is further exacerbated by the public's low digital literacy regarding digital asset inheritance planning.

Therefore, it is necessary to update inheritance laws to accommodate digital assets, increase public literacy and awareness, and strengthen synergy between the government, legal institutions, and e-wallet service providers. Furthermore, the judiciary also requires clear technical guidelines to properly qualify digital assets and establish a modern, adaptive, and responsive digital inheritance legal framework to technological developments.

Several previous studies have emphasized the urgency of regulating the inheritance of digital assets as objects of inheritance with real economic value. Smith's (2017) research in the United States highlighted the importance of heirs' access to their digital accounts and assets, which subsequently led to the creation of the Revised Uniform

Fiduciary Access to Digital Assets Act as a comprehensive regulatory model. Furthermore, Edwards and Harbinja's (2019) research examined the conflict between inheritance law and personal data protection in the inheritance of digital assets in Europe, emphasizing the need to balance heirs' rights and their privacy. In Indonesia, research by Pratama (2021) showed that national inheritance laws do not explicitly accommodate digital assets, creating legal uncertainty for heirs in practice.

However, there are still research gaps, particularly regarding legal protection for heirs in controlling e-wallet balances, which are one of the most common forms of digital assets in Indonesia. Therefore, this study aims to comprehensively analyze the legal protection framework for heirs in controlling digital assets in the form of e-wallet balances. The research focuses on: (1) examining the legal status of e-wallet balances in Indonesian inheritance law; (2) identifying legal and technical obstacles faced by heirs; (3) examining digital asset regulations in various countries; and (4) formulating recommendations for more responsive legal solutions. The problem formulations in this article are: (1) how is legal protection for heirs in controlling digital assets in the form of e-wallet balances; (2) why do heirs receive legal protection in controlling digital assets in the form of e-wallet balances. The results of this study are expected to provide a significant academic contribution to the development of legal science, as well as provide input for policymakers and e-wallet service providers in formulating regulations that provide legal certainty and protect the rights of heirs in the digital era.

## 2. RESEARCH METHODS

This research employs a normative legal research method, which views law as a norm or rule applicable within a legal system (Fanreza, 2021). This research aims to examine and analyze legal provisions related to the research object through a review of applicable positive legal norms. In its implementation, this research employs a statute approach, examining various relevant laws and regulations to gain a comprehensive understanding of the construction of legal norms governing the issues under study. Furthermore, this research employs a conceptual approach, examining the concepts, principles, and legal doctrines put forward by experts as a basis for explaining and strengthening the analysis of the legal issues discussed.

The data sources in this research consist of primary and secondary legal materials. Primary legal materials include laws and regulations directly related to the research object, including the Civil Code (*Burgerlijk Wetboek*), Law of the Republic of Indonesia Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Electronic Information and Transactions, Law of the Republic of Indonesia Number 28 of 2014 concerning Copyright, Financial Services Authority Regulation Number 27 of 2024, and Decree of the Head of Bappebti Number 8 of 2022. Secondary legal materials, in the form of legal textbooks, scientific journal articles, previous research results, and other relevant legal sources, are used as supporting materials to enrich the analysis and strengthen the legal arguments.

The data collection technique in this research was conducted through library research, namely by systematically tracing, inventorying, and reviewing various primary and secondary legal materials relevant to the research problem, both from printed literature and electronic media (Yumhi, 2021). All collected data was then analyzed using qualitative analysis techniques with a descriptive-analytical method, namely by interpreting legal norms, comparing provisions between laws and regulations, and linking them to relevant legal concepts and doctrines. The results of this analysis were then presented systematically and argumentatively to address the research questions and draw logical and coherent conclusions.

## 3. RESULT AND ANALYSIS

### Legal Status of E-wallet Balances as Digital Assets

The concept of wealth in Indonesian civil law is understood as a broad construct that adapts to social dynamics (Lahay et al., 2025). Wirjono Prodjodikoro defines wealth as all objects possessing economic and aesthetic value, whether tangible or intangible, movable or immovable, as long as they are under one's control and legally transferable (Harefa, 2024). This interpretation emphasizes that the essence of wealth lies not solely in its physical form, but rather in its value and the accompanying control relations. In the context of inheritance law, inheritance is understood as all assets legally under the control of the testator upon death and subsequently transferred to the legal heirs. Therefore, any asset that meets the elements of control and economic value can, in principle, be an object of inheritance.

The Civil Code reinforces this concept through Article 499, which defines property as "anything that can be controlled by humans." This norm distinguishes between tangible and intangible objects (Kheista et al., 2024). Intangible objects, despite their lack of physical existence, are still recognized as property rights as long as they possess economic value and are under the legal control of a particular subject, as emphasized by Subekti and Setiawan. Within this framework, e-wallet balances can be classified as intangible objects because they represent tangible economic value that can be used and transferred through electronic systems.

Inheritance regulations in Indonesia take place within a framework of legal pluralism, encompassing Islamic inheritance law, civil inheritance law, and customary inheritance law (Sanjaya, 2024). Islamic inheritance law, as stipulated in the Compilation of Islamic Law, views inheritance as the entire remaining wealth of the testator after

deducting obligations, with the distribution based on the Qur'an and Hadith. Civil inheritance law in the Civil Code regulates inheritance based on blood and marriage relations and recognizes the concept of legitime portie as protecting the absolute rights of heirs. Meanwhile, customary inheritance law develops according to local kinship systems. While normatively distinct, the three systems share a conceptual similarity in recognizing assets of economic value as objects of inheritance. However, they do not yet explicitly accommodate digital assets, including e-wallet balances.

Developments in information technology have given rise to new forms of wealth in the form of digital assets, challenging the boundaries of conventional inheritance law. Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Electronic Information and Transactions provides an important normative basis through Article 26, which emphasizes that the use of personal data through electronic systems requires the consent of the data owner. While not explicitly regulating the inheritance of digital assets, this provision indicates state recognition of individual ownership of digital data and accounts. Arisanthi (2025) asserts that recognizing ownership of digital accounts is a key prerequisite for establishing a digital inheritance legal regime that balances privacy protection and the fulfillment of heirs' rights.

E-wallet balances, as digital assets, have legal legitimacy as economic value recognized by the state. Law Number 7 of 2011 concerning Currency and Bank Indonesia Regulation Number 20/6/PBI/2018 concerning Electronic Money affirm that electronic money is monetary value stored electronically and recognized as a legal payment instrument (Sari & Fitri, 2025). Legally, this provision strengthens the position of e-wallet balances as intangible assets as defined in Article 499 of the Civil Code, although it is not explicitly regulated as an inheritance object.

Research findings indicate that normatively, e-wallet balances can be positioned as part of the testator's assets. However, in practice, inheriting e-wallet balances faces structural and technical obstacles, primarily due to the personal data protection policies and account security systems implemented by service providers. E-wallet providers often require strict identity verification and reject heirs' requests for the lack of an explicit legal basis, leaving e-wallet balances in a paradoxical situation: recognized as legitimate economic value, but difficult for those legally entitled to access.

This finding aligns with research by Marsanti & Urbaniasi (2025), which states that traditional inheritance law has not fully anticipated the unique characteristics of digital assets based on electronic systems. Wibowo (2023) also points out that the lack of clear regulations encourages digital platforms to adopt a defensive stance to minimize legal risk, ultimately leading to the neglect of heirs' interests. Thus, the lack of regulations regarding the inheritance of digital assets has the potential to create legal uncertainty and future disputes.

In conclusion, conceptually and legally, e-wallet balances qualify as intangible assets with economic value and therefore deserve to be included in inheritance. However, the Indonesian inheritance law system, which still relies on the conventional object-based paradigm, does not yet provide an explicit normative basis for the inheritance of digital assets. Therefore, regulatory reforms are needed that specifically regulate the inheritance mechanism for digital assets, including e-wallet balances, while balancing personal data protection as stipulated in the ITE Law and the fulfillment of heirs' rights, to create legal certainty that adapts to technological developments.

### **Legal and Technical Barriers**

Digital transformation has shifted the landscape of asset ownership from physical assets to electronic system-based assets, one of which is e-wallet balances (Sulistyowati et al., 2025). However, in the context of Indonesian inheritance law, this shift has not been accompanied by adequate regulatory readiness. Heirs' control of e-wallet balances remains a legal gray area, as positive law has not explicitly recognized digital assets as objects of inheritance. Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Electronic Information and Transactions does recognize electronic information and documents, as stipulated in Article 5 paragraph (3) and Article 7, but this recognition has not been extended to the inheritance dimension of digital assets. Consequently, the existence of e-wallet balances as assets with economic value has not yet received certainty of status within the inheritance law regime.

This normative vacuum becomes increasingly problematic given the massive penetration of e-wallets in people's economic life, including in the MSME sector and the informal economy. Empirically, e-wallet balances no longer function solely as a means of payment, but have transformed into a store of value. Adhetya & Rahman (2025) note that traditional inheritance laws generally fail to address the intangible, access-based, and highly dependent nature of digital assets. This situation places heirs in a vulnerable position, as their rights to inherited assets do not always align with their actual ability to control them.

In addition to legal obstacles, technical aspects complicate the process of transferring e-wallet balances. Digital security systems that rely on passwords, one-time passwords, and private keys create exclusive access inherent to the account owner. If the heir fails to leave clear authentication information before passing away, the

heirs effectively lose access to the assets. Arisanthi (2025) asserts that the design of modern digital systems inherently prioritizes protecting the privacy of account owners, while simultaneously neglecting the legal interests of heirs. In practice in Indonesia, e-wallet service providers do require official documents such as death certificates and heir certificates, but they do not include a standard mechanism that guarantees effective and timely balance transfers.

Furthermore, the defensive attitude of digital platform providers widens the gap between normative rights and the reality of access. Wibowo & Yulianingsih (2025) point out that the absence of specific regulations encourages platforms to be extremely cautious to avoid the risk of personal data protection violations. As a result, heirs' requests are often hampered or even rejected, not because of a lack of rights, but because of unclear operational legal basis. This situation has the potential to trigger disputes, both between heirs and service providers and among heirs themselves.

In the context of Indonesian legal pluralism, these challenges are further complicated when faced with customary inheritance law (Haryanti & Febiola, 2026). Although under civil law, e-wallet balances can be classified as intangible movable property, the acceptance of this concept within the customary law system is highly dependent on the construction of local values and norms. Soepomo emphasized that customary law does not solely assess assets from an economic perspective, but also from a social function and community balance. Therefore, a purely legalistic digital inheritance regulation has the potential to encounter resistance if it is not aligned with local wisdom within the community.

Thus, the issue of heirs' control over e-wallet balances reflects the structural tension between technological development and legal adaptability. Regulatory reform is needed to explicitly govern the inheritance of digital assets, including e-wallet balances, while maintaining the fundamental principle of personal data protection as stipulated in the ITE Law. Synergy between lawmakers, digital service providers, law enforcement officials, and the public is key to establishing a digital inheritance legal regime that is equitable, adaptive, and responsive to the realities of the contemporary digital economy.

### **Digital Asset Inheritance Regulations in Various Countries**

The concept of digital asset inheritance is a contemporary legal phenomenon born alongside the acceleration of digital transformation and the expansion of the technology-based economy. The emergence of various forms of digital assets, such as e-wallet balances, cryptocurrencies, social media accounts, cloud storage, and even non-fungible tokens (NFTs), has shifted the classical understanding of wealth in inheritance law. Traditionally, inheritance legal regimes have been built on the assumption of the existence of conventional tangible and intangible assets, resulting in digital assets often existing in a normative gray area when it comes to inheritance mechanisms. Several technology law studies confirm that digital assets possess economic, personal, and legal value equivalent to conventional assets, making them conceptually worthy of being treated as objects of inheritance (Dyahsitasari & Yassir, 2023).

In the context of comparative law, the United States is considered one of the most progressive jurisdictions in regulating digital asset inheritance through the enactment of the Revised Uniform Fiduciary Access to Digital Assets Act (Riordan, 2023). This regulation provides a clear legal basis for executors, guardians, or heirs to access the testator's digital accounts and assets while maintaining the principle of privacy protection. The Revised Uniform Fiduciary Access to Digital Assets Act establishes a systematic hierarchy of access, starting with direct user instructions through online tools (e.g., Google Inactive Account Manager), followed by a digital will, and, as a final option, referring to the platform provider's terms of service (Rokhman, 2024). Several empirical studies in the United States have shown that the implementation of the Revised Uniform Fiduciary Access to Digital Assets Act can reduce disputes between heirs and digital service providers and increase legal certainty in the management of digital assets after death (Riordan, 2023).

Unlike the United States, the European Union's approach to digital assets in the context of inheritance remains heavily influenced by the personal data protection paradigm of the General Data Protection Regulation (GDPR). This regulation explicitly protects only the personal data of living individuals and does not address digital inheritance mechanisms. As a result, heirs' access to the deceased's digital accounts is often hampered by privacy restrictions and the platform's internal policies. However, national legal developments in several member states, such as Germany and France, indicate progressive recognition of digital assets as part of an estate. A German court ruling, for example, has affirmed that social media accounts have a legal character similar to conventional correspondence that can be inherited, thus setting an important precedent for integrating digital assets into inheritance law (Wedy, 2025).

In Japan, the recognition of digital assets as objects of inheritance is reflected in the Civil Code, which recognizes cryptocurrency as inheritable property. However, research shows that the main obstacles to inheriting digital assets in Japan are technical, particularly regarding control of private keys and encryption systems, which are not easily accessible to heirs. Although the Payment Services Act regulates digital asset activities from a financial perspective, this regulation has not yet comprehensively addressed the transfer mechanism for non-financial digital accounts, so inheritance practices still face implementation limitations (Dang et al., 2023).

A similar approach is seen in Singapore, which, through the Payment Services Act 2019, provides a legal framework for managing financial digital assets, including cryptocurrency, as part of an estate. However, for non-financial digital assets such as social media accounts and online data storage, Singapore still relies on the contractual provisions of service providers. Policy studies indicate that this fragmented arrangement has the potential to create legal uncertainty for heirs, as access is highly dependent on the privacy policies of digital platforms (Lee & Pan, 2023).

Australia offers a relatively more systematic approach through the development of a Digital Assets Management Plan, which encourages individuals to plan for the inheritance of digital assets in a structured manner. This approach includes inventorying digital assets, securing access information, and providing clear instructions to heirs and executors. Several jurisdictions in Australia have even begun adopting regulations that provide legal legitimacy for heirs to manage their digital assets. Research findings indicate that this planning-based approach not only increases legal certainty but also minimizes family conflict and disputes with digital service providers (Abduh, 2025).

Unlike these countries, Indonesia currently lacks explicit regulations regarding the inheritance of digital assets. The Civil Code still focuses on conventional tangible and intangible assets without specifically mentioning digital assets. Law Number 1 of 2024 concerning Electronic Information and Transactions recognizes electronic documents as valid evidence, but does not regulate the mechanisms for accessing and transferring digital assets by heirs. Similarly, regulations related to crypto assets, such as Regulation No. 8 of 2021 of the Financial Services Authority (Bappebti) and the Financial Services Authority (OJK) policy regarding e-wallets (OJK Regulation No. 27 of 2024), do not address inheritance issues. This gap in norms is reinforced by legal research findings that indicate significant difficulties for heirs in accessing e-wallet balances due to password constraints, encryption, and conflicts between inheritance law, personal data protection, and standard clauses of digital service providers (Marbun & Lubis, 2025).

Based on these comparative developments, Indonesia has a strategic opportunity to adopt a more progressive and adaptive model for regulating digital asset inheritance. The United States' experience with the Revised Uniform Fiduciary Access to Digital Assets Act, judicial recognition in Germany, and Australia's systematic approach can serve as important references in formulating a national legal framework. Harmonization between inheritance law, the Personal Data Protection Act, and technical regulations from the Financial Services Authority (OJK), the Commodity Futures Trading Regulator (Bappebti), and the Ministry of Communication and Information Technology is a key prerequisite for creating a fair, secure, and legal certainty mechanism for digital asset inheritance in the digital age.

### **More Responsive Legal Solution Recommendations**

The issue of heirs' control over e-wallet balances demonstrates a structural tension between the development of financial technology and the preparedness of the national legal framework (Rahmanto, 2024). Normatively, Indonesian inheritance law still leaves a gap in regulations regarding digital assets as part of inherited property. Article 833 of the Civil Code stipulates that upon the death of the testator; all assets automatically transfer to the heirs. Based on this construction, e-wallet balances that have economic value and are under the legal control of the testator should conceptually be included in the inheritance. However, research findings indicate that the lack of explicit regulations regarding digital inheritance creates legal uncertainty and practical obstacles, particularly when e-wallet operators lack clear, standardized, and transparent access policies. This situation aligns with the findings of Luthfi et al. (2024), who stated that without specific regulations, inheritance rights to digital assets are often reduced to normative claims that are difficult to implement in practice.

To address this gap, strengthening sectoral regulations is an urgent need. This research demonstrates the strategic role of the Financial Services Authority (OJK) and Bank Indonesia (BI) in developing a technical framework that recognizes e-wallet balances as inheritance. Through their supervisory and regulatory authority, OJK and BI can issue derivative regulations governing the legal claim mechanism by heirs, including administrative procedures such as submitting death certificates, determining heirs by the court or notarial inheritance deeds, and identity verification processes. The provisions of OJK Regulation Number 21/POJK.03/2023 and Bank Indonesia Regulation Number 23/22/PBI/2024 can serve as a normative basis for expanding legal protection for consumers of digital financial services. Syarifah (2024) emphasized that procedural clarity is key to minimizing disputes between heirs and digital platform providers.

On the other hand, the results of this study also underscore the importance of expanding the role of notaries and judicial institutions in providing legal legitimacy for digital asset ownership. Notaries, as public officials authorized to issue authentic deeds, have a strategic position in explicitly listing e-wallet balances and other digital assets in inheritance deeds. Similarly, the court, through the determination of heirs, can include digital assets as part of the object of the case, so that claims of control can be tested and validated through valid evidentiary mechanisms. As emphasized by Cahn and de Salsabila et al., (2023), the existence of legal legitimacy provides

certainty for e-wallet operators to transfer control of balances to heirs, while protecting them from potential future legal consequences. The research findings also indicate that technology-based legal innovation can be a relevant complementary solution. The implementation of smart contracts in digital financial services allows for the automatic transfer of e-wallet balances to heirs after certain conditions are met, such as electronic verification of death certificates. This approach aligns with Article 5 paragraph (1) of Law Number 1 of 2024 concerning Electronic Information and Transactions, which recognizes electronic documents as valid legal evidence. The use of this automated mechanism not only increases efficiency but also reduces the room for discretion for providers, which could potentially lead to abuse of authority. A study by Harahap et al. (2025) showed that integrating smart contracts into digital asset management can increase legal certainty and process transparency.

Furthermore, legal protection for heirs must be harmonized with Law Number 8 of 1999 concerning Consumer Protection. Within this framework, heirs can be positioned as successors to the legal status of consumers, entitled to fair, transparent, and non-discriminatory services from e-wallet providers. The study found that the absence of firm sanctions against providers who hinder heirs' claims often prolongs disputes. Therefore, it is necessary to regulate administrative and even criminal sanctions for providers who deliberately ignore heirs' rights even though legal requirements have been met.

Finally, responsive legal solutions cannot stop at normative aspects alone but must be accompanied by strengthening the public's digital legal literacy. Research findings indicate that low public awareness regarding the status of e-wallet balances as part of inherited assets results in many digital assets not being recorded in inheritance plans. Therefore, increased awareness of digital inheritance law is needed, accompanied by innovation from service providers through the provision of features for listing potential heirs from the account registration stage. With an integrated approach involving regulations, legal institutions, technology, and public education, the mechanism for controlling e-wallet balances by heirs can be fair, transparent, and provide legal certainty in the digital era.

#### 4. CONCLUSION

This study concludes that e-wallet balances conceptually and legally qualify as intangible assets with economic value and are under the legal control of the testator, and therefore should be considered part of the inheritance. This finding emphasizes that the concept of wealth in Indonesian inheritance law is adaptive and not limited to physical objects, but encompasses all forms of economic value that can be legally controlled and transferred. Drawing on the construction of Articles 499 and 833 of the Civil Code, as well as the state's recognition of electronic money and digital data through the Electronic Information and Transactions (ITE) Law and financial sector regulations, this study provides insight into the existing legal framework, which allows for interpretation of digital assets as objects of inheritance. However, a key lesson learned is the gap between normative recognition and implemented reality. Personal data protection, account security systems, and the lack of an explicit digital inheritance mechanism have placed e-wallet balances in a paradoxical situation: recognized as legitimate economic value, but difficult for legally entitled heirs to access, highlighting the need for legal reforms that are more responsive to technological developments.

The strength of this research lies in its contribution to enriching the scientific literature on inheritance law by systematically and comprehensively integrating digital asset issues, particularly e-wallet balances, into an analysis of Indonesian civil law. This research renews the material perspective by demonstrating that conventional inheritance law paradigms need to be reinterpreted in the context of the digital economy, while also offering comparative references from several countries for normative reflection. Thus, this research not only broadens theoretical horizons but also provides practical implications for policymakers, digital financial institutions, and law enforcement officials. However, this research has limitations because it focuses on normative analysis and legal comparisons, and does not encompass broader empirical dimensions, such as differences in gender, age, social background, or variations in customary law practices across regions. Therefore, further research with more diverse empirical approaches and methods is needed to obtain a more comprehensive picture, which can serve as a basis for formulating more just, adaptive, and targeted digital inheritance law policies.

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