

INTRODUCTION

Money laundering is a persistent and evolving global financial crime that undermines the integrity of financial systems, destabilizes national economies, and facilitates organized crime such as terrorism, drug trafficking, and corruption (Gowhor, 2023; Turki et al., 2020). It not only erodes public trust but also distorts market mechanisms and weakens the stability of legal institutions. In response, Indonesia has enacted a comprehensive legal and institutional framework—most notably Law No. 8 of 2010 on the Prevention and Eradication of Money Laundering, supported by Government Regulation No. 43 of 2015 and the establishment of PPATK—that designates notaries as reporting parties responsible for escalating suspicious transactions to strengthen transparency and compliance with global standards (dalla Pellegrina et al., 2020; Quintel, 2022).

However, this legal paradigm creates a fundamental research problem: notaries are traditionally bound by confidentiality under the Law on Notarial Position (UUJN), yet must navigate opposing obligations of privacy and public interest when reporting via GoAML. This duality raises critical questions about how notaries reconcile their roles as neutral custodians of legal certainty and proactive gatekeepers against illicit financial flows (Brewczyńska, 2021; dalla Pellegrina et al., 2023).

Globally, the Financial Action Task Force (FATF) recognizes notaries, lawyers, and other designated non-financial businesses and professions (DNFBPs) as key gatekeepers in the AML regime, particularly because their services are vulnerable to abuse in real estate, corporate structuring, and trust management (Gowhor, 2023; Turki et al., 2020). Studies in Europe and the United States highlight that imposing reporting obligations on legal professionals enhances AML effectiveness but simultaneously creates ethical and professional dilemmas (Quintel, 2022). These include tensions between professional secrecy, client trust, and mandatory reporting to financial intelligence units.

In Indonesia, the introduction of the GoAML electronic reporting system in 2021 marked a significant innovation to address these challenges. By digitizing suspicious transaction reporting, GoAML enhances efficiency, reduces manual paperwork, and provides faster access to intelligence by PPATK. However, the effectiveness of GoAML is contingent on the willingness and ability of notaries to use the platform. Many face barriers such as insufficient training, lack of digital literacy, and concerns about data confidentiality (Brewczyńska, 2021; Turki et al., 2020).

Hence, this study poses two central research questions: What legal and ethical dynamics underlie the notary's mandate to report suspicious and illegal financial transactions?, and How effectively can notaries fulfill this mandate through the GoAML platform, and what systemic challenges impede compliance?

In exploring these questions, this research integrating doctrinal legal analysis with insights from recent developments in legal professionalism and digital transformation. Globally, notaries are widely recognized as AML gatekeepers, as articulated by the International Union of Notaries and FATF, which outline duties of customer due diligence, risk assessment, and reporting in high-risk transactions (e.g., real estate, corporate formation) (Valvi, 2022). Further, jurisprudential studies underscore the application of the precautionary principle and due diligence in notarial conduct—essentially anticipating, identifying, and preventing misuse of their services for money laundering (Muhammad Yusli Juliansyah & Mella Ismelina, 2024).

More specifically, Indonesian scholarship reflects similar tensions: legal analyses reveal normative conflicts between notarial confidentiality and AML obligations, emphasizing the need for legal protection and clarity (Tejakusuma et al., 2024). Additionally, studies addressing digitalization—particularly through GoAML—highlight both its potential as a compliance tool and the technological and ethical barriers that hamper its efficacy (Eliya, 2022).

The purpose of this research is twofold: (1) to critically examine the legal foundations, normative tensions, and professional implications that shape notarial obligations under Indonesia's AML regime; and (2) to assess the operational effectiveness of GoAML as a compliance mechanism, identifying institutional, ethical, and technical bottlenecks. By bridging doctrinal theory and practical insights, the study aims to inform policymakers, regulators, and practitioners about how to enhance notarial engagement in AML systems through legal clarity, digital infrastructure, and professional support within a rapidly evolving financial and technological landscape.