

**Influence of User Awareness on Blockchain Technology Adoption in Microfinance
Institutions in Arusha Municipality, Tanzania
By**

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Abstract

This study examines the influence of user awareness on the adoption of blockchain technology in microfinance institutions (MFIs) within Arusha Municipality, Tanzania. Guided by the Diffusion of Innovation (DOI) theory, the study employed a pragmatist philosophy and a convergent mixed-methods design. Quantitative data were collected from 122 employees across five registered MFIs using structured questionnaires, while qualitative data were obtained through interviews with five key informants. Quantitative data were analysed using descriptive statistics and regression analysis in IBM-SPSS version 22, and qualitative data were analysed thematically. The results reveal a statistically significant positive relationship between user awareness and blockchain adoption with a total mean score of 4.5, indicating strong agreement among employees regarding the role of awareness in adoption. The study further reveals that training, sensitization, and exposure to practical blockchain use cases enhance employee confidence and reduce resistance to adoption. The study concludes that user awareness is a critical determinant of blockchain adoption in MFIs and recommends continuous awareness programs, pilot implementations, and collaboration with technology experts to support effective and sustainable adoption. *The African Conference of Applied Mathematics, 2025*

Keywords:

Blockchain adoption, user awareness, microfinance institutions, Diffusion of Innovation, Tanzania