

Experience Matters: “How Performance Expectancy Shapes Auditors' Intention to Adopt Blockchain Technology”

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Abstract. This study looks into the main elements that influence internal auditors' readiness to use blockchain technology. Primary data were collected from 165 auditors using a five-point Likert scale. Framed by the Unified Theory of Acceptance and Use of Technology (UTAUT), the study analyzes how performance expectancy, effort expectancy, and social influence relate to adoption intention, while also examining professional experience as a moderating factor. Partial least squares structural equation modeling (PLS-SEM) was employed for the analysis. The results show that performance expectancy, social influence, and effort expectancy all play significant roles in shaping auditors' adoption decisions. Support from colleagues and supervisors emerged as the strongest catalyst, followed by perceptions of improved audit efficiency and transparency; professional experience, however, only amplifies performance expectations without altering the effects of perceived ease of use or social support. Theoretically, these findings extend the UTAUT framework to the implementation of blockchain technology in auditor's profession, demonstrating the validity of its constructs in a fast-moving, high risk technological environment. Practically, the insights offer audit firms concrete guidance for designing socially oriented interventions, training programs that highlight functional benefits, and incentive structures to boost acceptance. Additionally, understanding how experience moderates' adoption allows organizations to tailor their approach to different user expertise levels, thereby enhancing the effectiveness of technology implementation.

Keywords: Performance Expectancy, Effort Expectancy, Social Influence, Experience, Intention to adopt Blockchain Technology

Introduction

In 2008, blockchain technology was first shown through a whitepaper written by an anonymous entity named Satoshi Nakamoto, and came into real use in 2009 with the launch of the first cryptocurrency, Bitcoin (BTC). Initially, blockchain was designed as the foundation of a decentralized financial system that eliminates the need for middlemen like banks and permits peer-to-peer transactions. According to White et al. (2019), the initial use of blockchain in Bitcoin demonstrated the potential of this technology in creating a secure and transparent system for recording transactions. Over time, the use of blockchain technology has spread to other industries, including government. Ølnes et al. (2017) highlighted that blockchain began to attract the attention of the public sector due to its ability to improve the efficiency of information sharing and strengthen trust between institutions through immutable ledgers. This is where blockchain evolves from being just a cryptocurrency enabler to a promising technology for digital transformation in various fields.

Big four public accounting firms such as PwC and KPMG have utilized blockchain technology to increase transparency and efficiency in the audit and credential verification process. PwC developed Smart Credentials, a private blockchain-based system that enables instant verification of professional certifications through unique hashes, thus eliminating the risk of forgery and reducing reliance on manual processes (Castellanos, 2019). In addition, PwC also launched the Validate the Validators service for validation to ensure that inputted data is valid and compliant with blockchain regulations (Rapoport, 2018). On the other hand, KPMG presents the Chain Fusion solution that integrates cryptocurrency data into traditional financial reports, with features such as proof of reserves and AML monitoring (KPMG, 2025), and utilizes smart contracts on Ethereum for real-time tracking of digital assets. In addition to increasing audit speed and accuracy, these efforts have the potential to establish new benchmarks for transparency and governance in the digital era (Ethereum, 2025).

The belief that blockchain can improve audit effectiveness and efficiency is consistent with the results of earlier studies. Such as Handoko et al. (2021) who showed that performance expectancy, which is the auditor's belief that blockchain will speed up data verification, reduce errors, and increase transparency, is the main factor driving the intention to use blockchain technology. Another factor, effort expectancy, is also crucial. The studies of Andrade Simões et al. (2021) and Sinha (2020) confirm that blockchain adoption depends on the extent to which the technology is easily integrated into audit workflows. Venkatesh & Bala (2008) and Hamadeh et al. (2025) emphasize that professional norms, in this case regulators' demands for crypto-asset transparency or recommendations from the Big Four as industry leaders, can accelerate blockchain acceptance. For example, the PwC project with ICAS or KPMG with proof of reserves show how collaboration with trusted institutions creates an environment conducive to adoption.

Previous research on technology adoption based on UTAUT has revealed that performance expectancy and effort expectancy are key determinants in users' intention to adopt innovations (Venkatesh et al., 2003). But in the context of the audit, these factors have not fully explained variations in blockchain adoption intentions among auditors with different levels of experience. Length of service is often used as a proxy to measure professional experience. For example, Ferri et al. (2020) in Italy showed that Big Four auditors with more than five years of work experience were quicker to initiate blockchain pilot projects and reported a 20% increase in audit efficiency, compared to their counterparts with less than two years of tenure. Lombardi et al. (2022) also noted that real casebased training for experienced auditors reduced risk perception by 15%, thus increasing the intention to integrate blockchain in evidence reconciliation and continuous monitoring of transactions. Although previous research has identified auditor work experience as an important factor in blockchain adoption, the majority of studies still treat it as an independent variable or have not explored specific moderating mechanisms. In fact, experience not only affects adoption intention directly, but can also strengthen or weaken the relationship between performance expectancy, effort expectancy, and social influence with blockchain adoption intention (Curtis & Payne, 2008; Ferri et al., 2020; Tarhini et al., 2016; Jumah & Li, 2020).

This study uses the UTAUT framework enriched with the auditor's professional duration because Cahan & Sun (2014) found that long experience drives up costs while reducing the quality of audits, thus suppressing the appetite for innovation as a moderator that strengthens the relationship between performance expectancy and effort expectancy with auditors' intention to adopt new technologies, including blockchain. Given its popularity and strategic benefits in improving the transparency and accuracy of financial statements, with the help of experience, this study attempts to investigate internal auditors' and their employers' intentions to implement blockchain technology. Thus, the research questions to be answered are “How professional experience moderates the relationship of performance expectancy, effort expectancy, and social influence on auditors' intention to adopt blockchain technology?”.

Literature Review and Hypothesis Development

Blockchain Technology (BT) is an information and communication technology platform that affects several businesses, including as accounting, banking, sales and marketing, and law (Fullana & Ruiz, 2021). In accounting, blockchain technology serves as a distributed ledger that facilitates the secure and transparent transfer of financial data. Blockchain Technology main advantage is its security, where approved transactions cannot be altered or deleted, thus improving data integrity and reducing the risk of fraud. This decentralized validation process helps auditors to ensure that no single entity can unilaterally alter audit records (Wang et al., 2022; Dai & Vasarhelyi, 2017) With an

immutable audit trail, auditors can focus more on analytical and strategic tasks, such as evaluating internal controls and implementing new IT systems (Schmitz & Leoni, 2019). However, the adoption of BT also demands adjustments in the auditing industry, including the enhancement of auditors' skills to understand and effectively manage these technologies (Abdennadher et al., 2021).

New guidelines and standards must be created as BT develops in order to guarantee protection of data and the accuracy of financial data. BT can also be used to develop automated assurance systems, and help existing audit paradigms become appropriate (Dai & Vasarhelyi, 2017). Venkatesh et al., (2003) were the first to propose the Unified Theory of Acceptance and Use of Technology (UTAUT). It incorporates the three fundamental concepts of Performance Expectancy, Effort Expectancy, and Social Influence, which collectively influence both the intention to embrace a technology and the actual usage behavior of that technology (Neufeld, Dong, & Higgins, 2007). To further explain consumer technology adoption, Venkatesh et al., (2012) extended this model into UTAUT2 by include Hedonic Motivation, Price Value, and Habit. For this study on Blockchain Technology adoption, we employ the original UTAUT framework to ensure our findings accurately reflect users' true intentions (Venkatesh, Thong, & Xu, 2012). Within UTAUT, Experience serves as a moderator between Performance Expectancy and Behavioural Intention, suggesting that prior exposure can influence how users perceive blockchain's usefulness. As users gain familiarity, they are likely to view the technology as easier to use and more capable of streamlining daily tasks. UTAUT's robustness is demonstrated by its ability to explain up to 70% of the variance in usage intention significantly more than earlier models (Hoque & Sorwar, 2017).

Building on this strong theoretical foundation, our research aims to explore the factors driving Indonesian internal auditors and their organizations toward adopting blockchain. Relationship between Performance Expectancy with Intention to Use Blockchain Technology. One of the key concepts in the UTAUT model is performance expectancy, which describes a person's conviction that utilizing technology will enhance their productivity at work (Venkatesh et al., 2003). With characteristics like openness, automation, and real-time data verification capabilities, blockchain offers significant potential to increase audit effectiveness and efficiency. This technology has the potential to speed up the audit process and improve the accuracy of the findings by enabling auditors to track and check transactions directly without the assistance of a third party (Schmitz & Leoni, 2019). According to Rosli et al. (2012), auditors who believe that blockchain can improve the quality of their work tend to have a higher intention to adopt BT. This suggests that the performance expectancy is an important motivation for the use of blockchain technology in auditor's profession.

Effort expectancy, defined as the perceived ease of using a technology (Venkatesh et al., 2003), is an important factor influencing auditors' adoption of blockchain. If auditors feel that use of blockchain is uncomplicated and easy to understand, then they will be more likely to integrate it in the audit process, ultimately improving work

efficiency and accuracy. The study by Amalia & Pratolo (2024) shows that the perception of the ease of use of blockchain in accounting information systems has a positive effect on the intention of higher education institutions to adopt it. Something similar was also found by Huang et al. (2025), who revealed that at the firm level, Effort expectancy in blockchain implementation minimizes operational barriers and increases technology adoption. This implies that in terms of auditing, the simpler the blockchain system is for auditors to use, the higher the likelihood of them using it to verify transactions and data tracking, thus supporting the overall improvement of audit performance.

Social influence is an important factor that encourages auditors to adopt blockchain technology in their audit practice. According to Venkatesh et al. (2003), social influence reflects the degree to which individuals feel pressured to utilize technology due to pressure or expectations from their social environment. Ferri et al. (2020) showed that auditors at Big 4 firms in Italy tend to consider using blockchain due to peer pressure and professional demands. Alkhwalidi et al. (2024) also found that social support, such as from management and colleagues, encourages the innovative adoption of blockchain in the audit profession, which in turn improves the efficiency and accuracy of auditors' work. In addition, Majeed and Taha (2024) revealed that auditors in Iraq are more motivated to adopt blockchain when they see that the use of the technology is supported and appreciated by their colleagues and work environment. These results concur with the UTAUT extension proposed by Alkhwalidi et al. (2023), highlighting that social influence is vital for encouraging technology uptake, which can indirectly lead to improved auditor performance through the use of technology that is more effective and relevant to modern audit needs. Auditor experience plays a significant part in moderating their intention to adopt blockchain technology.

Experienced auditors tend to have more realistic performance expectations, as they assess the benefits of blockchain by considering the audit complexities they have faced as well as the limitations of the technology in practice (Curtis & Payne, 2008). This makes them more cautious in assessing the extent to which blockchain can truly improve audit efficiency and effectiveness. In contrast, auditors with limited experience tend to have high performance expectations of new technologies, but these expectations are often not matched by adequate technical readiness and confidence, potentially hindering effective adoption (Tarhini et al., 2016). Experienced auditors, who are familiar with various audit systems and software, generally have high confidence and adaptability to new technologies, so their perceptions of effort expectancy tend to be low and do not greatly influence adoption intentions (Jumah & Li, 2020). In contrast, auditors with limited experience are more sensitive to technical complexity, unfamiliar interfaces, and complicated implementation procedures. These factors can magnify perceived difficulty and inhibit their intention to adopt blockchain (Handoko et al., 2021). The complex design of blockchain technology (e.g., the need to understand smart contracts) makes it difficult for even experienced auditors. Inadequate training (Lombardi et al., 2022), making all experience levels face the same learning curve.

In the context of Social Influence, auditors' experience strengthens or weakens their sensitivity to social pressure. Alnaimat et al. (2023) found that auditors with more than five years of experience tend to be selective about the recommendations of colleagues and leaders, prioritizing evidence of blockchain effectiveness over simply following trends. In contrast, junior auditors are more easily influenced by social expectations and the work environment, they more quickly decide to try new technology if they see many colleagues have adopted it. Thus, experience acts as a counterbalance between social pressure and the need to ensure that blockchain use actually brings tangible benefits to audit practice.

H₁: Performance expectancy affects auditors' intention to use blockchain technology.

H₂: Effort expectancy has a positive effect on auditors' intention to use blockchain technology.

H₃: Social influence has a positive effect on auditors' intention to use blockchain technology.

H_{4a}: Experience moderates' performance expectancy on auditors' intention to use blockchain technology.

H_{4b}: Experience moderates' effort expectancy on auditors' intention to use blockchain technology.

H_{4c}: Experience moderates the influence of social influence on auditors' intention to use blockchain technology.

Research Method

This study uses purposive sampling to select respondents who meet the criteria of being someone who has experience working in the audit field and has an introduction to blockchain technology. The study used data from respondents who were Partner, Senior Assurance Associate, Assurance Associate located in Surabaya, East Java, Indonesia during 2024. Of the 165 questionnaires collected, all resulted in an effective questionnaire response rate of 50%. The study used a likert scale with five points administered via Google Forms. A rating system with five points, where 5 indicates strong agreement and 1 indicates significant disagreement, was used by the researcher. Ensuring a certain degree of agreement among respondents on their statements was the goal.

The selection of Surabaya as the research location has both empirical and practical reasons. Surabaya is one of the largest metropolitan cities in Indonesia and serves as a major hub for business and finance in East Java. Many national public accounting firms and branches of the Big Four operate in this city, providing a diverse pool of auditors with varying levels of professional experience. This makes Surabaya a representative location to examine the adoption of blockchain technology in the audit profession. From a practical perspective, Surabaya was chosen due to the accessibility of data. Since the researcher is based in Surabaya, the distribution of questionnaires and collection of

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responses could be conducted more efficiently. Thus, Surabaya was selected not only for data accessibility but also because it reflects a well-developed audit ecosystem that can yield meaningful insights into auditors' intentions to adopt blockchain technology.

This study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) via WarpPLS software to examine the data. PLS-SEM was selected because it can accommodate complex models with numerous constructs and indicators without requiring multivariate normality (Rasoolimanesh et al., 2021; Nurleni et al., 2018). Moreover, it enables simultaneous evaluation of both structural models and measurement, offering a holistic view of how variables interact particularly useful for investigating intentions to adopt blockchain technology. Table 1 details all the variables included in this analysis.

Table 1. Operational Definition and Measurement Indicators of Variables

Variable	Indicators	Definition	Reference
Performance Expectancy	PE1 Performance PE2 Useful PE3 Cost effective	PE1 Blockchain technology will improve auditors' work performance PE2 Blockchain technology makes auditors' work more effective PE3 Blockchain technology makes auditors' work more efficient	(Ferri et al., 2020; Venkatesh et al. 2003;
Effort Expectancy	EE1 Ease of use EE2 Fast adaptation EE3 Low Burden	EE1 Auditor will easily use blockchain technology EE2 Auditor will easily become an expert in using blockchain technology EE3 Using blockchain technology will not cause stress	(Alkhwaldi et al., 2023).
Social Influence	SI1 Colleague support SI2 Leadership support SI3 Friend support	SI1 Colleagues advocate for using blockchain technology in audit work SI2 Leadership supports using blockchain technology in audit work SI3 Friends supports to use blockchain technology in audit work	(Majeed et al., 2024; Ferri et al., 2020)
Experience	Long working Exp	Exp How long the auditor has worked in the audit midwife	(Conde et al., 2025)
Intention	I1 Commitment I2 Preferences	I1 Auditor intends to continue using blockchain technology in its work I2 Auditor plans to start using blockchain technology more in audit work	(Alkhwaldi et al., 2024; Treiblmaier then finished in 2022

Result and Discussion

Demographic Profile of Respondent

Table 2 presents an overview of the demographic profile of the 165 respondents analyzed in this study.

Table 2. Demographic Profile of Respondent (n=165)

Variables	n	%
Gender		
Woman	71	43.03%
Man	94	56.97%
Age		
21–30 years	69	41.82%
31–46 years	71	43.03%
47–64 years old	20	12.12%
> 65 years	5	3%
Education		
Diploma	45	27.27%
Masters	84	50.91%
Magister	35	21.21%
Doctor	1	0.61%
Position		
Junior Auditor	133	80.61%
Senior Auditor	32	19.39%
Work Experience		
< 3 years	85	51.52%
4–6 years	58	35.15%
7–9 years	13	7.88%
> 10 years	9	5.45%

Reliability and Convergent Validity

The appropriateness of the research tools and measurement ideas as determined by external model testing is shown in Table 3 Average Variance Extracted (AVE) was used to evaluate convergent validity where every construct met the minimum standard ≥ 0.5 . The Composite Reliability index for the four constructs also exceeded the threshold of ≥ 0.7 , while Cronbach's Alpha was above ≥ 0.7 indicating strong internal consistency even though PE was slightly below, but still acceptable with the support of high Composite Reliability (Sarstedt et al., 2019). The total mean ≥ 4.0 , reflecting a substantive level of participant agreement, and the standard deviation was relatively low, signaling reasonable data variability without bias.

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Table 3. Reliability and Convergent Validity

Variables		Loading Factor	Composite Reliability	Cronbach's Alpha	AVE	Mean	Standard Deviation
Performance Expectancy (PE)	ON 1	0.712	0.820	0.671	0.604	4.170	0.712
	ON 2	0.801				4.085	0.807
	ON 3	0.814				4.133	0.793
Effort Expectancy (EE)	EE 1	0.848	0.879	0.793	0.707	4.006	0.777
	EE 2	0.857				3.964	0.869
	EE 3	0.818				4.036	0.862
Social Influence (SI)	AND 1	0.741	0.835	0.702	0.628	4.018	0.676
	AND 2	0.823				4.030	0.719
	AND 3	0.810				4.073	0.762
Intention (INT)	I 1	0.836	0.823	0.570	0.700	4.182	0.674
	I 2	0.836				4.236	0.723

Correlation among Latent Variables with sqrts of AVEs

The Fornell-Larcker criterion for discriminant validity is satisfied when each latent variable's connection with other constructs is less than the root AVE, demonstrating that they are distinct from one another. It may be inferred from the previously given criteria that Table 4 satisfies the requirements.

Table 4. Correlation among Latent Variables with sqrts of AVEs

Variable	ON	EE	AND	Exp	INT	Exp*SI	Exp*EE	Exp.*PE
Performance Expectancy	(0.777)	0.473	0.553	0.015	0.542	-0.120	0.005	-0.009
Effort Expectancy	0.473	(0.841)	0.297	-0.074	0.316	-0.125	0.132	0.005
Social Influence	0.553	0.297	(0.792)	0.054	0.631	0.033	-0.146	-0.132
Experience	0.015	-0.074	0.054	(1.000)	-0.014	-0.083	0.058	-0.003
Intention	0.542	0.316	0.631	-0.014	(0.836)	-0.015	-0.069	0.018
Exp*SI	-0.120	-0.125	0.033	-0.083	-0.015	(1.000)	0.365	0.385
Exp*EE	0.005	0.132	-0.146	0.058	-0.069	0.365	(1.000)	0.766
Exp.*PE	-0.009	0.005	-0.132	-0.003	0.018	0.385	0.766	(1.000)

Model Fit and Quality Indices

Table 5 presents the model fit and quality index of this study. The R² value of 0.506 indicates that 50.6% of the variability in auditors' intention to adopt blockchain is

explained by this model. In general, according to Chin (1998), $R^2 \geq 0.50$ is considered substantial in PLS-SEM research, so this model is considered strong in predicting intention. The Average Path Coefficient (APC), Average R-Squared (ARS), and Average Adjusted R-Squared (AARS) meet the p -value < 0.05 criterion. The model collinearity indices AVIF and AFVIF were good as they were below the maximum threshold of ≤ 5 . The Goodness of Fit (GoF) exceeded the large criterion limit (≥ 0.36), indicating the strength of the model fit. Furthermore, the Standardized Sum of Squared Residuals (SSR) and the Normed Lack of Fit Index (NLBCDR) were both above the threshold of ≥ 0.7 as were the Simpson's Paradox Ratio (SPR) of ≥ 0.7 and the R-Squared Contribution Ratio (RSCR) of ≥ 0.9 .

Table 5. Model Fit and Quality Indices

	Index	P-value	Criteria	Explanation
APC	0.177	0.005	$P < .05$	Acceptable
ARS	0.506	$< .001$	$P < .05$	Acceptable
AARS	0.488	$< .001$	$P < .05$	Acceptable
AVIF	2.127	–	≤ 5 (ideally ≤ 3.3)	Acceptable
AFVIF	1.876	–	≤ 5 (ideally ≤ 3.3)	Acceptable
GoF	0.648	–	Small $\geq .1$; Medium $\geq .25$; Large $\geq .36$	Large
SPR	0.833	–	$\geq .7$ (ideal = 1)	Acceptable
RSCR	0.964	–	$\geq .9$ (ideal = 1)	Acceptable
SSR	1.000	–	$\geq .7$	Acceptable
NLBCDR	0.833	–	$\geq .7$	Acceptable

Hypothesis Testing

The first hypothesis (H_1) significantly and favourably influences the auditor's inclination to use blockchain technology, according to the path test results ($p < 0.01$; $\beta = 0.27$). The PE 3 indicator has the highest loading factor (0.814) which indicates that the belief in efficiency is what drives the auditor's intention the most. The second hypothesis (H_2) examines the effect of effort expectancy on auditors' intention to use blockchain technology. The results show $p = 0.02$ and a path coefficient of 0.16, so H_2 has a positive effect on auditors' intention to use blockchain. The EE 2 indicator has the highest loading factor (0.904) which indicates that the belief in the speed of mastery is what drives the auditor's intention the most.

The third hypothesis (H_3) tested the effect of social influence on auditors' intention to use blockchain technology. The analysis results provide $p < 0.01$ with a path coefficient of 0.38, which means that H_3 positively influences auditors' intention to adopt blockchain technology. The third hypothesis (H_3) tested the effect of social influence on auditors' intention to use blockchain technology. The analysis results provide $p < 0.01$ with a path coefficient of 0.38, which means that H_3 positively influences auditors' intention to adopt blockchain technology.

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Hypothesis 4a proposed that experience would strengthen the link between performance expectancy and blockchain adoption intention; Table 6 shows a significant moderation effect ($p = 0.03$, $\beta = 0.14$), confirming that seasoned auditors who expect better performance are even more inclined to use blockchain. Hypothesis 4b posited that experience would similarly amplify the connection between adoption intention and effort expectancy, but the results ($p = 0.19$, $\beta = 0.07$) are not statistically significant, so H4b is not supported. Finally, Hypothesis 4c suggested that experience would enhance the effect of social influence on intention to use blockchain; however, with $p = 0.32$ and $\beta = 0.04$, this moderation effect also fails to reach significance, meaning H4c cannot be accepted.

Table 6. Model Fit and Quality Indices

Path	Direct Effect	Indirect Effect	Total Effect
ON $\rightarrow$ INT	0.27 ($p < 0.01$)		0.27 ($p < 0.01$)
EE $\rightarrow$ INT	0.16 ($p = 0.02$)		0.16 ($p = 0.02$)
IF $\rightarrow$ INT	0.38 ($p < 0.01$)		0.38 ($p < 0.01$)
Exp*PE $\rightarrow$ INT		0.14 ($p = 0.03$)	
Exp*EE $\rightarrow$ INT		0.07 ($p = 0.19$)	
Exp*SI $\rightarrow$ INT		0.04 ($p = 0.32$)	

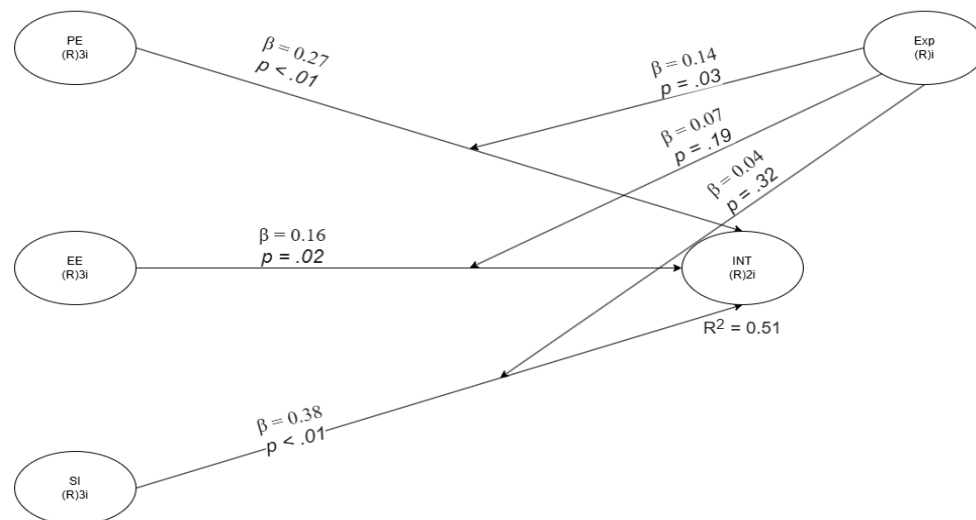


Figure 1. Research Model

Discussion

The findings of this study provide evidence that blockchain adoption in the audit profession is shaped by multiple behavioral drivers consistent with the UTAUT framework (Venkatesh et al., 2003). The results confirm that performance expectancy has a positive and significant effect on auditors’ intention to adopt blockchain technology.

This suggests that auditors are motivated to use blockchain primarily because they believe the technology can improve efficiency, transparency, and accuracy in their work. These findings are aligned with UTAUT’s proposition that users’ perceptions of enhanced performance are the strongest predictor of technology acceptance. In the auditing context, blockchain reduces repetitive manual verification and strengthens the reliability of audit evidence (Schmitz & Leoni, 2019; Wang et al., 2022; Dai & Vasarhelyi, 2017), which auditors interpret as tangible performance benefits.

Effort expectancy was also found to have a positive effect on adoption intention, although the magnitude of its influence was weaker compared to performance expectancy and social influence. This indicates that while ease of use matters, auditors are generally willing to overcome technical challenges if they are convinced that blockchain will substantially improve audit outcomes. Training programs, intuitive system interfaces, and peer-to-peer learning are crucial in reducing perceived complexity (Amalia & Pratolo, 2024; Lombardi et al., 2022). According to UTAUT, effort expectancy is often more influential in early stages of technology adoption; however, for professional auditors, its role is secondary to perceived improvements in audit quality and efficiency (Venkatesh et al., 2003).

The study further shows that social influence is the strongest driver of blockchain adoption. Auditors are more likely to embrace blockchain when there is support from colleagues, leaders, and professional networks. This aligns with UTAUT, which highlights that social norms and peer expectations strongly shape behavioral intention, especially in professions where teamwork and regulatory compliance are critical (Venkatesh & Bala, 2008). Empirical evidence from Ferri et al. (2020) and Alkhwalidi et al. (2024) also demonstrates that auditors are motivated by organizational endorsement and peer encouragement. In Indonesia’s audit environment, strong hierarchical structures and collaborative culture amplify the role of social pressure, making it a powerful determinant of adoption (Handoko & Lantu, 2021).

With respect to moderating effects, the findings reveal that professional experience strengthens the relationship between performance expectancy and adoption intention. Experienced auditors are more capable of linking blockchain’s efficiency and transparency to practical audit benefits, making their performance beliefs more likely to translate into adoption behavior (Curtis & Payne, 2008; Ferri et al., 2020). In contrast, the moderating effect of experience on effort expectancy and social influence was not significant. This suggests that both junior and senior auditors perceive ease of use and social support similarly, indicating that these factors are universally relevant regardless of tenure (Jumah & Li, 2020; Tarhini et al., 2016). From the UTAUT perspective, experience tends to amplify performance-based expectations but does not necessarily change how users respond to social pressure or technical complexity (Venkatesh et al., 2003).

Overall, the results reinforce UTAUT’s proposition that performance expectancy, effort expectancy, and social influence are central predictors of technology adoption.

However, the findings also highlight context-specific dynamics: while social influence is often weaker in Western contexts (Jumah & Li, 2020), in Indonesia it emerges as the most powerful driver due to strong professional networks and cultural emphasis on collective endorsement. This indicates that blockchain adoption strategies must be tailored to local contexts, emphasizing peer support and management endorsement alongside technical training and infrastructure readiness (Alnaimat et al., 2023; Lombardi et al., 2022).

Conclusion

According to the statistical findings, auditors' intention to adopt blockchain technology is significantly influenced positively by Performance Expectancy, but Effort Expectancy and Social Influence are still relatively weaker, despite their positive contributions. Auditors believe that while blockchain technology offers transparency and accuracy, they are not entirely sure that using it will always be simple and fully supported by management and colleagues. Consequently, internal auditors' intention to embrace blockchain is still at a moderate level. The UTAUT model is strengthened by this study's theoretical contribution, which shows that performance expectancy continues to be the primary factor influencing technology adoption intention.

Furthermore, this study expands on the UTAUT model by incorporating experience variables as pertinent contextual aspects, particularly within the auditor profession. The findings indicate that increased performance expectancy in blockchain technology's application in the auditing process are influenced by the auditor's level of expertise, as shown by tenure. According to this research, experience influences a person's technical proficiency as well as their belief in the value of technology, which in turn influences their behavioral intentions. These findings hold significant relevance for the Indonesian Accountants Association, the regulatory authority charged with spearheading blockchain adoption to streamline the audit process, because the results showing a strong influence of social influence indicate that promotion and training strategies should involve social agents such as leaders and coworkers to create an environment that encourages technology acceptance. The statistical results also show a high correlation between auditors' adoption intentions and the usability and convenience of this technology. Such intentions should continue to be supported by IT resource allocation, intensive training, and management support for blockchain adoption to become a reality soon.

This study has several limitations that should be acknowledged. First, the sample is limited to auditors in Surabaya, which may restrict the generalizability of the findings to other regions or countries. Differences in infrastructure readiness and regulatory environments could influence auditors' adoption of blockchain technology (Lombardi et al., 2022). Second, the study focuses only on the UTAUT constructs—performance expectancy, effort expectancy, social influence, and experience. While these variables explain a significant portion of adoption intention, other factors such as organizational culture, regulatory support, and IT infrastructure may also play an important role

(Schmitz & Leoni, 2019). Third, the use of a cross-sectional design prevents the observation of changes in auditors’ adoption intentions over time. Since blockchain adoption is a dynamic process shaped by regulation and technological maturity, future research should employ longitudinal designs to capture evolving patterns of adoption (Venkatesh et al., 2012).

Based on these limitations, several recommendations can be offered. Future studies are encouraged to expand the scope beyond Surabaya to other Indonesian regions or conduct cross-country comparisons, as broader coverage would provide more comprehensive insights into blockchain adoption across different regulatory and institutional contexts (Lombardi et al., 2022). In addition, scholars should incorporate additional variables beyond the UTAUT model. Factors such as organizational readiness, IT infrastructure, and regulatory support are critical in determining successful adoption in the auditing profession (Schmitz & Leoni, 2019; Dai & Vasarhelyi, 2017). Employing a longitudinal research design is also recommended to observe how auditors’ intentions develop into actual adoption behavior over time, providing more accurate insights into the sustainability of blockchain adoption (Venkatesh et al., 2012). From a practical standpoint, professional associations and audit firms should provide case-based training programs and interactive workshops to enhance auditors’ performance expectancy. Considering that social influence emerged as the strongest driver in this study, leadership endorsement and peer support should be utilized to foster a culture that encourages blockchain use (Alkhwaldi et al., 2024). Moreover, regulators and professional bodies such as the Indonesian Accountants Association should establish clearer policies and guidelines to reduce uncertainty and increase trust in blockchain technology, thereby accelerating its adoption in the audit profession (Wang et al., 2022).

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