

## **DOES USER-FRIENDLY ALWAYS MATTER? THE MODERATING ROLE OF TEMPORAL DISTANCE AND INFORMATION ASYMMETRY**

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### **ABSTRACT**

Past research has found perceived ease of use is a useful construct for explaining consumer adoption toward an Internet-based service; however, online transaction security has also come under recent alarm. The perceived risk issue may deter the consumers' adoption. To ensure online transaction security, a robust security mechanism is necessary, but this may also increase the complexity of using the online service. The present research explored the impact of perceived ease of use and network externality on Internet service adoption, and how the relationship is moderated by consumer-related factors and perceived risk. The results of two studies suggest that perceived ease of use increases the intention toward using online service when consumers are under low involvement and limited information accessibility. In contrast, consumers prefer using an online service which requires a relatively strict and complex verification process when the transaction purpose is for long term goals and the information related to online transaction security is received.

References Available on Request.