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Supporting Information for

Thinking About God Increases Acceptance of Artificial Intelligence in Decision Making

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Supporting text
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Study Materials

Initial attention check question (Studies 1, 2a, 2b, 3, 5). What is the fifth word in the following sentence? **"***Bobby is very happy because he is going to the movies.***"

High God salience manipulation (Studies 1, 2a, 2b, 3, 5). "Please take some time to write about the role or impact of God, however you define God, in your life. Please provide a specific example to help explain your answer. What was the situation? When did it take place and where? How did you feel? Please be as detailed about this experience as possible, so that we may understand it."

Low God salience manipulation (Studies 1, 2a, 2b, 3, 5). "Please take a few minutes to write about all of the things that you have done today. Please be as detailed as possible (e.g., woke up, brushed teeth, went to work, etc.)."

Dependent measure instructions (Study 1).
"Algorithms are a set of steps that a computer can use to accomplish a task. Thanks to rapid progress in computer science and technology, algorithms can now be used to accomplish a wide range of tasks.

Please use the sliders to indicate how likely you are to follow the recommendation a computer algorithm (which is specialized in each of the tasks below) over the recommendation of an equally effective human counterpart to perform the task.

On the slider below, 0 represents a very strong preference for the algorithm; 100 represents a very strong preference for the human; and, 50 represents being indifferent between an algorithm and a human."

Task objectivity measure instructions (Study 1).
"Some decisions we make are relatively objective and some of our decisions are relatively subjective. An objective decision task is a task that involves facts that are quantifiable and measurable. In other words, when making an objective decision, people consider factual information that is objective and that does not depend on their personal perspective.

A subjective decision task is a task that is open to interpretation. In other words, when making a subjective decision, people rely on their personal opinion and their intuitions or "gut feelings."

Please indicate below the extent to which you perceive each of the given tasks as subjective or objective."

Task consequentialness measure instructions (Study 1).
"Some decisions we make are relatively more consequential than others. In other words, making a poor decision in some tasks results in more serious consequences.

Please indicate below how consequential (i.e., how serious consequences would be if people make a poor decision) you think each of the following tasks is."

Task uniqueness measure instructions (Study 1).
"Some decisions we make require that our unique needs, preferences, or situation be taken into account for the best decision to be made. In other words, some decisions require tailoring on an individual basis to suit a particular individual.

However, for some other decisions, the best decision is pretty much the same for everybody; thus, these decisions do not require unique characteristics of the individual be considered.

Please indicate below how important it is to consider the unique characteristics of the situation or the individual for the following tasks."

List of tasks used in Study 1.
Recommendation for…
- Hiring an employee
- Firing an employee
- Romantic partner
- Buying a car
- Reading a book
- Buying gift
- Watching a movie
- Diagnosing a disease
- Getting treatment for a disease
- Music playlist
- A stock to buy
- A cryptocurrency to invest in
- Home decoration
- Taking an anti-viral drug
- A restaurant for dinner
- Debit card (e.g., Visa, Amex, Mastercard)
- A vacation spot
- Buying a calculator
- The route to your destination during a car ride
- Dental treatment
- A news article to read
- Predicting the height of a wall
- Predicting weather
- Buying chocolate

Dependent measure question (Study 2a).

"Imagine that you decided to invest in a mutual fund to grow your savings. You are considering investing in one of the two stocks: Omega and Kappa.

The chart below shows the performance of the two funds during 2021. As the chart clearly demonstrates, the two funds have **comparable levels of risk** and they performed comparably during the year (i.e., they yielded **similar returns**).

Cumulative returns on the Omega and Kappa mutual funds
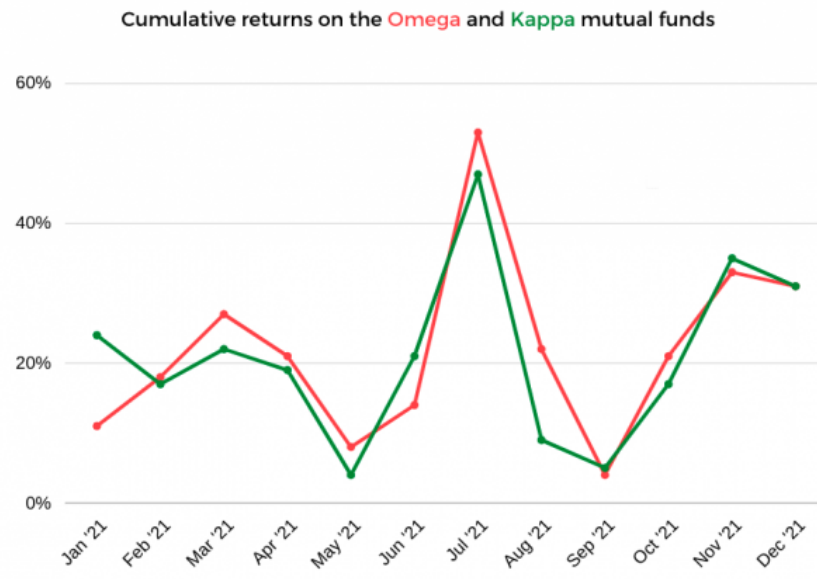
You come across an expert **human financial advisor suggesting Kappa** and a **robo-advisor** (i.e., an algorithm that provides financial advice without human supervision) **recommending Omega**.

Both the financial advisor and the robo-advisor have a comparable history of recommending winning mutual funds, and **90 out of 100 funds they recommended in the past yielded an average of 30% annual return**.

Which mutual fund would you invest in?"

The recommendation of the human financial advisor and the robo-advisor was counterbalanced. Half of the participants were told that the human expert (vs. robo-advisor) recommended Kappa (vs. Omega), and the other half were told that the human expert (vs. robo-advsior) recommended Omega (vs. Kappa).

Dependent measure question (Study 2b).

<u>**Song Evaluation Task**</u>

The objective of this final part of the survey is to understand the **appeal of favorite Turkish songs** to the general US population. As part of this, you will first pick **three songs** from a list **that best fit your music taste**.

Next, based on your music taste, <u>you will be shown two songs from the</u> **"Top 100: Turkey" chartlist of Apple Music,** and you will be asked to <u>listen to and evaluate the song that you choose.</u>

One of the two songs will be recommended by an **algorithm** specifically designed for recommending songs based on one's music taste. **The other song** will be recommended by a **musician**, who is a knowledgeable expert in picking songs that match one's music taste.

Past surveys showed that both the algorithm and the human expert are **equally successful** in recommending music based on the listeners' inputs.

Please continue to the task.

---Page Break---

For the algorithm and the musician to pick a song for you, please **choose three songs** from the list below that you like most. We understand that these songs might not fully reflect your music preference. Please choose **three of these songs that you like more than the rest of the songs included in the list**.

☐ Hey Jude (The Beatles)	☐ Popstar (DJ Khaled)	☐ Billie Jean (Michael Jackson)
☐ Shape of You (Ed Sheeran)	☐ Uptown Funk (Mark Ronson)	☐ I Follow Rivers (Lykke Li)
☐ Bohemian Rhapsody (Queen)	☐ I Walk the Line (Johnny Cash)	☐ Call Me by Your Name (Lil Nas X)
☐ We Belong Together (Mariah Carey)	☐ Call Me Maybe (Carly Rae Jepsen)	☐ Astronaut in the Ocean (Masked Wolf)
☐ Bad Romance (Lady Gaga)	☐ Back to Black (Amy Winehouse)	☐ Rasputin (Boney M)

---Page Break---

Please wait . . .

The algorithm and the musician are picking songs that you'll like!

--Page Break--

Below are the two songs from Apple Music's "Top 100: Turkey" chartlist picked by the algorithm and by the musician.

Based on the three songs you selected initially,

- the **algorithm** recommends **Huyu Suyu (by Emir Taha)**
- the **human expert** recommends **Baka Baka (by Emir Taha)**

Please select the song that you think you will like more.

The song recommendation was counterbalanced. Half of the participants were told that the algorithm (vs. human expert) recommended *Huyu Suyu* (vs. *Baka Baka*), and the other half were told that the algorithm (vs. human expert) recommended *Baka Baka* (vs. *Huyu Suyu*). Additionally, we counterbalanced the visual placement of choice options. Half (vs. other half) of the participants saw the song recommended by human on the left (vs. right) and the song recommended by AI on the right (vs. left).

Song evaluation question (Study 2b).
After listening to the song, participants evaluated the song on a 7-point scale (1: strongly disagree; 7: strongly agree) using the following scale items:
- I like this song.
- I would be willing to explore similar songs.

The snack options offered in Study 2c.

We counterbalanced the recommendation. Research assistants, who collected the data, told half (vs. the other half) of the participants that the nutritional expert recommends the snack with chia and coconut (vs. vanilla and cacao) whereas the AI recommends the other snack.

The Omega-3/fish oil options offered in Study 2d.
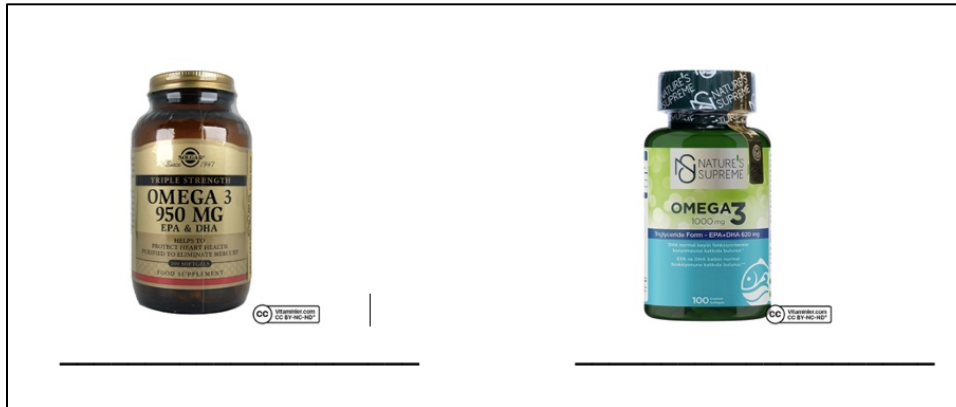
(The option on the left was told to be recommended by humans; and, the option on the right was told to be recommended by AI)

Small-self measure (Study 3). We measured the sense of small-self using the following items (adopted from (1)) on a 7-point scale (1: strongly disagree; 7: strongly agree)
- Right now, I feel small.
- I feel the presence of something greater than me.
- I feel like I am in the presence of something grand.
- I feel part of some greater entity.

Belief in human imperfection measure (Study 3). We used the following scale items (1: strongly disagree; 7: strongly agree) to measure the extent to which participants believed that humans are imperfect.
- We are all imperfect in many ways.
- All people have flaws.
- There is no perfect person.
- We all make mistakes.

Mood scale (Study 3). We used the PANAS scale (2) to measure mood. Participants rated the extent to which they felt the following emotions or feelings on a 5-point scale (1: not at all; 5: extremely): interested; distressed; excited; upset; strong; guilty; enthusiastic; scared; proud; hostile; alert; irritable; inspired; ashamed; determined; nervous; attentive; jittery; active; afraid

Fatalistic determinism scale (Study 3). We used the following items of the fatalistic determinism sub-scale of the Free Will and Determinism-Plus (FAD-Plus) scale (3), which measures the extent to which people believe that the future is pre-determined and that human effort has little or no impact on the consequences of events or choices. Participants indicated their level of agreement with each statement on a 7-point scale (1: strongly disagree; 7: strongly agree).
- The future has already been determined by fate.
- No matter how hard you try, you can't change your destiny.
- Fate already has a plan for each of us.
- What will be will be – there is not much you can do about it.
- Whether we like it or not, mysterious forces seem to move our lives.
- I hate it when scientists take the mystery out of life.

Dependent measure question (Study 3).

Imagine that you visited a dentist after experiencing dental pain for a while. After the initial examination, the dentist **detects a tooth with a decaying root** because it has not been treated for a long time. Now, you have to **decide one of the two treatment** options:
1. **root canal treatment**
2. **an implant**

While **root canal** is a treatment that involves **removal of the infected pulp and nerve**, and cleansing and filling of the root canal, an **implant** involves the **extraction of the natural tooth** and the replacement of the root with a long-lasting metal post.

To help you in your final decision, **imagine that you get a recommendation**—about whether to have a root treatment or an implant. **There are two possibilities** as to where this recommendation comes from. Either **a dentist** evaluates the results of your examination and **uses his/her judgment and experience** to compare your case to patients who faced the same decision and the results of their treatment. Or **a computer-based program** evaluates the results of your examination and **uses an algorithm** to compare your case with patients who faced the same decision and the results of their treatment.

In the past, **the dentist and the computer algorithm** shown the **same accuracy in making recommendations**. In both cases, **93% of patients were happy** with the recommendation provided by both the dentist and the algorithm.

Both the dentist and the algorithm compared your case to past cases by considering (1) your gum structure, (2) the structure and healthiness of your jaw bones, (3) the bacterial composition and activity around the decay, (4) your history of dental issues, and (5) demographics such as your gender and age.

Now, imagine that, based on your personal conditions:

- A **dentist** recommends an **implant**
- A computer-based **algorithm** recommends **root canal treatment**

Note that **the dentist and the algorithm are equally competent**. Also, **total costs of the two treatments are equal**.

Which treatment would you prefer?

The recommended treatment was counterbalanced: Half of the participants were told that the dentist recommends an implant while the algorithm recommends root canal treatment. The other half were told vice versa.

Risk perception question (Study 3). Before indicating their choice, participants rated their agreement with the following statements (adapted from (4); 1: strongly disagree; 7: strongly agree):
- It is likely that there will be negative health consequences in this situation.
- If there are negative health consequences, these consequences will be significant.
- If I lose my health by choosing the wrong treatment, I will be able to cope with it very well (reverse coded).

Additional attention check measures (Study 3).

We included two additional attention check questions.

1) We included an item within the fatalistic determinism measure, which read "*Please select neither agree nor disagree for this item.*"
2) At the end of the survey, we asked participants which of the following three statements was true about the scenario they read:
   o *The dentist had a higher accuracy rate.*
   o *The algorithm had a higher accuracy rate.*
   o *The dentist and the algorithm were equally accurate in their recommendations.*

Low God salience manipulation question (Study 4).
"Please take some time to think about all thoughts that the below quote from Shakespeare brought to your mind. Please write below what you thought about or how you felt when you read this quote.

"All is well that ends well." (Shakespeare)"

High God salience [God perfection] manipulation question (Study 4).
"Please take some time to think about all thoughts that the below verse from Quran brings to your mind. Please write below what you thought about or how you felt when you read this verse.

"Allah -Glory be to him- is free of every imperfection" (Quran, 12:108)"

High God salience [human perfection] manipulation question (Study 4).
"Please take some time to think about all thoughts that the below verse from Quran brought to your mind. Please write below what you thought about or how you felt when you read this verse.

"We have certainly created man in the best and the perfect form" (Quran, 95:4)"

Dependent measure question (Study 4).

Thank you very much for your participation.

This is the end of the survey.

As an appreciation of your participation, we plan to give a monetary prize to one participant who will be determined by a raffle when the data collection is over. We expect data collection to be over by March 12th.

The monetary prize will be an equivalent of 50 USD (according to the prices on March 5th) kept in one of two cryptocurrencies: ADA (Cardano) or XRP (Ripple). In other words, we currently hold 58 ADA (which equals 50 USD) and 65 XRP (which equals 50 USD), which we will give away to the winner by converting to USD on March 12th.

As shown below, these two cryptocurrencies have recently followed a similar pattern in their price changes.
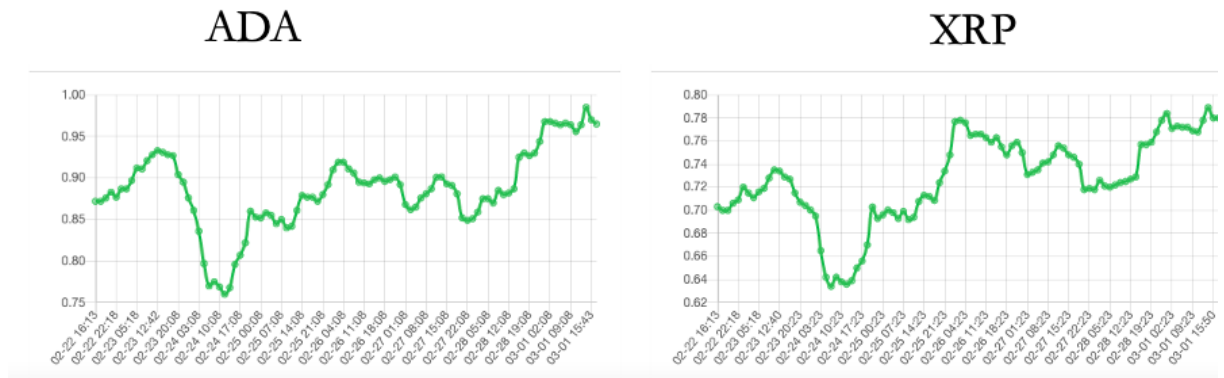
For the upcoming week, **9 out of 10 most winning traders** predict that **ADA** will yield a higher return.

In contrast, **9 out of 10 most winning robo-advisors** (i.e., automated algorithms developed for predicting stock and cryptocurrency prices based on past data) predict that **XRP** will yield a greater return.

Please indicate below the cryptocurrency in which you prefer to keep the 50 USD award. Please do not forget that this cryptocurrency will be used for calculating your award if you win the raffle.

The coin recommendations were counterbalanced. Half of the participants were informed that traders (vs. robo-advisors) forecasted a higher return for ADA (vs. XRP). The other half, on the other hand, were told that traders (vs. robo-advisors) predicted a higher return for XRP (vs. ADA).

Mysterious AI manipulation (Study 5).

The "black box" of artificial intelligence (AI)

Self-driving cars, care bots and surgical robots are already in our lives. The promises of these artificial intelligence (AI) agents are huge, and their possibilities are endless. But **how do these AI systems make decisions?**

As most people know, the decisions of AI systems are made in a "***black box:***" information goes in, and decisions come out, but we have little idea how they arrived at those decisions. Prominent researchers and experts in the field also acknowledge that **AI are autonomous and independent decision makers that work as a black box.** In fact, **AI systems can think or decide on their own.**

In all AI systems, the decisions are made by an autonomous algorithm, which is able to learn and self-improve, based on data. This means that there are no specific rules for the final decision based on inputs (or, data). The algorithm makes the final decision by first looking at the inputs and its own "judgment," and then selects the appropriate decision from a list of all potential decisions it can make.

"**How AI systems work or decide is** also **a mystery** even to people who program them. In line with common intuition, even we [the people who develop these systems] have some degree of uncertainty as to how these systems work or decide. We develop a system that is autonomous and that can decide on its own," says **Prof. Mathijs van der Lippe**, the senior researcher and the Director of the Center for Artificial Systems at Utrecht University.

Non-mysterious AI manipulation (Study 5).

The myth of the "black box" of artificial intelligence (AI)

Self-driving cars, care bots and surgical robots are already in our lives. The promises of these artificial intelligence (AI) agents are huge, and their possibilities are endless. But **how do these AI systems make decisions**?

Most people assume that the decisions of AI systems are made in a "***black box***:" information goes in, and decisions come out, but we have little idea how they arrived at those decisions. Prominent researchers and experts in the field, however, say that **this is a big misconception about AI systems**. In fact, **AI systems cannot think or decide without specific "rules" given to them**.

In all AI systems, the decisions are made directly from data by an algorithm. This means that there are specific rules of final decision for every possible combination of inputs (or, data). The algorithm makes the final decision by looking at the specific combination of inputs and selects the appropriate decision from a list of all potential decisions it can make.

"**How AI systems work or decide is not a mystery**. Contrary to common intuition, we have **no uncertainty** as to how these systems work or decide. We develop a system that follows the exact same rules we use for decision making" says **Prof. Mathijs van der Lippe**, the senior researcher and the Director of the Center for Artificial Systems at Utrecht University.

Dependent measure question (Study 5).

Imagine that you decided to invest in a mutual fund to grow your savings. You are considering investing in one of the two stocks: Kappa and Omega.

The chart below shows the performance of the two funds during the five months of 2022. As the chart clearly demonstrates, the two funds have **comparable levels of risk** and they performed comparably during the year (i.e., they yielded **the exact same cumulative return of 20%**).

Cumulative returns on **Kappa** and **Omega**
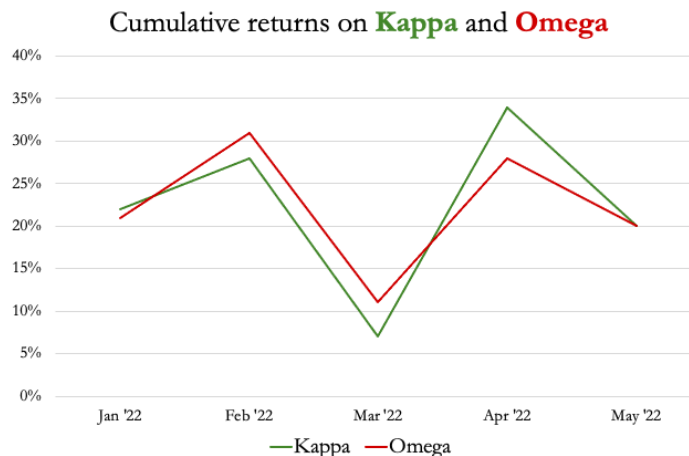
You learned that an expert **human financial advisor is recommending Kappa** and a **robo-advisor** (i.e., an algorithm that provides financial advice without human supervision) **is recommending Omega**.

Both the financial advisor and the robo-advisor have a comparable history of recommending winning mutual funds, and **90 out of 100 funds they recommended in the past yielded an average of 30% annual return**.

Please indicate below your relative preference of investment in the two funds?

- (0: "I would invest all my money in **Omega** (recommended by the **robo-advisor**);"
- 50: "I would invest half of my money in Omega and half in Kappa;"
- 100: "I would invest all my money in **Kappa** (recommended by the **human expert**))

We counterbalanced the recommendations. Half of the participants were informed that the human expert (vs. robo-advisor) recommended Kappa (vs. Omega). We told the other half that the human expert (vs. robo-advisor) recommended Omega (vs. Kappa).

Additional measures (Study 5). Participants indicated their agreement with the following items (1: strongly disagree; 7: strongly agree) at the end of the survey.
- The information in the article was believable.
- I enjoyed reading the article.
- The article was a good fit for a tech magazine or blog.
- After reading the article, it is uncertain to me how AI systems make decisions.

To measure participants' perceptions of God-likeness of AI systems more directly, we also asked participants to answer the following question (1: not at all; 7: to a very great extent):
- To what extent do AI systems remind you of God or a higher power in how they work?

Additional attention check question (Study 5). At the end of the survey, we asked participants the title of the article they read with the following choices:
- *The "black box" of artificial intelligence (AI)*
- *The myth of the "black box" of artificial intelligence (AI)*

Full Analyses

Study 1.

Data exclusion and final sample characteristics. Of all participants who started the survey, we excluded 31 participants with duplicate IP addresses and 7 participants who failed the attention check. After they were excluded, the final sample with complete surveys consisted of 321 participants (M_{age} = 37.88 years; 182 female and 9 non-binary). 145 participants [45.2%] self-identified as Christian, 127 [39.6%] as having no religious affiliation, 5 [1.6%] as Jew, 7 [2.2%] as Muslim, 2 [.6%] as Hindu, 5 [1.6%] as Buddhist, and 30 [9.3%] as being affiliated with another religion. The strength of belief in God did not significantly differ across conditions ($M_{low\ God\ salience}$ = 48.51, SD = 42.11; $M_{high\ God\ salience}$ = 55.48, SD = 42.72; $F(1,337)$ = 2.29, P > .13), and the two groups consisted of an equal proportion of participants affiliated with a religion (59.7% in the low salience condition vs. 63.2% in the high salience condition; $\chi^2(1)$ = .44, P > .5).

Linguistic inquiry and mood effects. In this and the follow-up studies where we manipulated God salience via the writing task (i.e., studies 2a-b, 3, and 5), we ran content analyses on participants' responses using LIWC software (5). We generated three indices that represent the reflection of (1) positive mood, (2) negative mood, and (3) religion in participants' responses.

An ANOVA on the religion index resulted in a significant difference between high and low God salience conditions ($M_{low\ God\ salience}$ = .06, SD = .49; $M_{high\ God\ salience}$ = 5.68, SD = 3.60; $F(1, 319)$ = 393.15, P < .001), suggesting that participants successfully completed the writing task as intended. Moreover, the responses of participants in the high God salience condition reflected significantly more positive ($M_{low\ God\ salience}$ = .23, SD = .86; $M_{high\ God\ salience}$ = .86, SD = 1.97; $F(1, 319)$ = 14.13, P < .001) and negative ($M_{low\ God\ salience}$ = .07, SD = .32; $M_{high\ God\ salience}$ = .79, SD = 1.33; $F(1, 319)$ = 46.08, P < .001) emotions.

Manipulation check. Participants in the high salience condition reported thinking about God during the study more than those in the low salience condition($M_{low\ God\ salience}$ = 1.32, SD = .79; $M_{high\ God\ salience}$ = 2.24, SD = 1.53; $F(1, 319)$ = 47.28, P < .001).

Results. We created a composite score by averaging participants' preference between human and AI across the 24 tasks. The high God salience condition rated their preference for the human recommendation less than the low salience condition ($M_{low\ God\ salience}$ = 55.25, SD = 15.04; $M_{high\ God\ salience}$ = 49.13, SD = 15.49; $F(1, 319)$ = 12.91, P < .001).

We also conducted exploratory analyses to assess the roles of religious affiliation (1: affiliated; 0: non-affiliated) and God belief. A model with God salience, religious affiliation, and their interaction as predictor variables resulted in an insignificant effect of religious affiliation (B = 1.997; t = .37, P > .7) and an insignificant interaction term (B = -1.01; t = -.29, P > .7). The impact of God salience remained significant (B = -5.53; t = -2.03, P = .043). Likewise, a model with God salience, strength of God belief, and their interaction as predictors yielded insignificant effects of God belief strength (B = .048; t = .77, P > .4) and its interaction with God salience (B = -.01; t = -.24, P > .8), while God salience remained significant (B = -5.87, t = -2.19, P = .029).

We ran a separate regression analysis in which we included task-related characteristics (i.e., objectivity, consequentialness, uniqueness), mood measures (i.e., positive emotion and negative emotion indices computed by the content analysis), religious affiliation (0: no; 1: yes), strength of God belief, age, and gender) as control variables. The results showed that uniqueness had a significant effect on AI preference (B = .174, P = .032). The effect of God salience on preference remained significant after controlling for the effects of the control variables (B = -6.347, P < .001). Table S1 summarizes the regression results.

We also examined the impact of God salience on AI acceptance for each of the 24 tasks included in the study by running separate linear regressions which included God salience and task-related characteristics. The Table S2 shows regression coefficients for each task.

Finally, to explore the possibility that the manipulation check measure (i.e., the extent to which participants thought about God) mediated the obtained effect, we ran PROCESS Model 4 with 10,000 bootstrapped samples. The indirect effect of God salience via God-related thoughts on choice was significant (B = -1.46, se = .78; CI$_{95\%}$ = [-3.12, -.05]). However, the direct effect of God salience on preference between humans and AI was still significant (B = -4.66, se = 1.81; t = -2.57, P = .01; CI$_{95\%}$ = [-8.23, -1.09]), suggesting that God-related thoughts only partially mediate the effect, and the underlying psychological process cannot be fully explained by merely thinking about God. As we discuss in study 3, linking God to a small self and awareness of human fallibility allows us to explain the effect more fully.

Study 2a.

Data exclusion and final sample characteristics. Data from one participant, who failed the attention check question, was excluded from final analysis. The final data consisted of 201 participants (M_{age} = 32.21 years; 148 female and 3 non-binary). 90 participants [44.8%] self-identified as Christian, 92 [45.8%] as having no religious affiliation, 3 [1.5%] as Jew, 2 [1%] as Muslim, 1 [.5%] as Buddhist, and 13 [6.5%] as being affiliated to another religion. We assessed whether the two groups in the final sample differed from each other in terms of God belief strength and religious affiliation. Participants in the two conditions reported comparable levels of belief in God ($M_{low\ salience}$ = 47.93, SD = 40.34; $M_{high\ salience}$ = 47.68, SD = 40.85; F(1, 199) = .002, P > .96). Also, the proportion of participants who reported being affiliated with a religion did not differ between the low salience (56.1%) and the high salience (52.4%) conditions (χ^2(1) = .28, P = .6).

Linguistic inquiry and mood effects. An ANOVA on the religion index resulted in a significant difference between high and low God salience conditions ($M_{low\ God\ salience}$ = .14, SD = .59; $M_{high\ God\ salience}$ = 6.28, SD = 3.69; F(1, 199) = 263.88, P < .001). Moreover, God salience manipulation resulted in significant differences in both positive ($M_{low\ God\ salience}$ = .12, SD = .53; $M_{high\ God\ salience}$ = .75, SD = 1.35; F(1, 199) = 18.21, P < .001) and negative ($M_{low\ God\ salience}$ = .12, SD = .73; $M_{high\ God\ salience}$ = .51, SD = 1.13; F(1, 199) = 8.55, P = .004) mood.

Results. A chi-square test supported our predictions (χ^2(1) = 4.46, P = .035). In the low (vs. high) God salience condition, 35.7% (50.5%) of participants chose the mutual fund recommended by AI.

We ran a separate logistic regression model to test the potential effect of control variables. We first created a dummy variable that represents whether a respondent was affiliated with any religion or not (0: no religious affiliation; 1: affiliated with any religion). The predictor variables included in the model were:

God salience (0: low; 1: high); dummy that represents the counterbalancing of the choice options; gender; age; strength of belief in God; religious affiliation (0: no; 1: yes); positive mood index (obtained by the content analysis); and, negative mood index (obtained by the content analysis). As shown in Table S3, none of the control variables had a significant effect on choice.

We also examined the potential moderating roles of religious affiliation and the strength of belief in God on the impact of God salience on choice. In the first regression model with God salience, religious affiliation (0: no; 1: yes), and their interaction as predictors, we found that neither religious affiliation (B = .902, se = .949; $Wald$ = .905, P = .341) nor their interaction (B = -.472, se = .585; $Wald$ = .651, P = .420) on choice was significant. The effect of God salience remained significant (B = .877, se = .44; $Wald$ = 4.008, P = .045). In the second model, we obtained insignificant effects of participants' strength of belief in God (B = .004, se = .012; $Wald$ = .099, P = .753) and its interaction with the extent of the salience of God (B = -.002, se = .007; $Wald$ = .080, P = .777) on choice; the effect of God salience was also insignificant (B = .705, se = .45, $Wald$ = 2.46, P = .117).

Study 2b.

Data exclusion and final sample characteristics. Response from one participant, who failed the attention check question, was excluded from final analysis. The final data consisted of 349 participants (M_{age} = 32.99 years; 245 female and 12 non-binary). 123 participants [35.2%] self-identified as Christian, 171 [49%] as having no religious affiliation, 11 [3.2%] as Jew, 9 [2.6%] as Muslim, 5 [1.4%] as Hindu, 9 [2.6%] as Buddhist, and 21 [6%] as being affiliated to another religion. The strength of belief in God was not significantly different between the low salience (M = 44.90, SD = 40.89) and the high salience (M = 47.42, SD = 41.75) conditions ($F(1, 347)$ = .32, P > .56). Moreover, the two groups consisted of a comparable proportion of respondents who were affiliated with a religion (50.6% in the low salience condition vs. 51.4% in the high salience condition; $\chi^2(1)$ = .025, P > .8).

Linguistic inquiry and mood effects. The content analysis revealed that participants' responses in the high God salience condition mentioned religious concepts to a greater extent ($M_{low\ God\ salience}$ = .05, SD = .42; $M_{high\ God\ salience}$ = 6.24, SD = 4.09; $F(1, 347)$ = 392.57, P < .001).

Akin to study 2a, the God salience manipulation resulted in significant differences in both positive ($M_{low\ God\ salience}$ = .17, SD = .76; $M_{high\ God\ salience}$ = .67, SD = 1.26; $F(1, 347)$ = 19.90, P < .001) and negative ($M_{low\ God\ salience}$ = .10, SD = .60; $M_{high\ God\ salience}$ = .80, SD = 1.54; $F(1, 347)$ = 30.84, P < .001) mood.

Results. While 31% of participants in the low God salience condition listened to the song recommended by AI, 44.6% of those in the high God salience condition listened to the song recommended by the AI ($\chi^2(1)$ = 6.80, P = .009).

We ran a separate logistic regression model to test the potential effect of control variables. A dummy variable was created for each participant's religious affiliation (0: no religious affiliation; 1: affiliated with a religion). The predictor variables included in the model were: God salience (0: low; 1: high); dummy that represents the counterbalancing of the choice options; dummy that represents the visual placement of the recommendations; gender; age; strength of belief in God; religious affiliation (0: no; 1: yes); positive mood index; and, negative mood index. We obtained a significant effect of negative mood, and the impact of God salience on choice remained significant in the full model (see Table S4).

We ran another model with only God salience and the negative mood as the predictors, which resulted in a significant effect of negative mood (B = .211, se = .101; $Wald$ = 4.393, P = .036), and a marginally significant effect of God salience (B = .437, se = .234; $Wald$ = 3.480, P = .062) on choice.

We examined the potential moderating roles of religious affiliation and God belief on the impact of God salience on choice by running two separate logistic regression models. In the first regression model with God salience, religious affiliation (0: no; 1: yes), and their interaction as predictors, we found that neither religious affiliation (B = -.334, se = .723; $Wald$ = .214, P = .644) nor their interaction (B = .301, se = .448;

Wald = .452, *P* = .501) on choice was significant; the effect of God salience also became insignificant in the model (*B* = .425, se = .32, *Wald* = 1.76, *P* = .184). Also, we obtained insignificant effects of participants' strength of belief in God (*B* = -.005, se = .009; *Wald* = .324, *P* = .569) and its interaction with the extent of the salience of God (*B* = .004, se = .005; *Wald* = .483, *P* = .487) on choice; the effect of God salience was not significant (*B* = .404, se = .33; *Wald* = 1.45, *P* = .228).

Study 2c.

Sample characteristics. The data consisted of 350 participants (M_{age} = 41.85 years; 192 male and 158 female). 326 participants [93.1%] self-identified as Muslim, and 24 [6.9%] reported being irreligious. The two groups did not differ in their strength of belief in God ($M_{low\ salience}$ = 89.56, SD = 25.74; $M_{high\ salience}$ = 89.35, SD = 26.09; $F(1, 348)$ = .006, P > .94). Moreover, 164 (vs. 162) out of 175 participants in the low (vs. high) salience condition reported being affiliated with a religion (i.e., being Muslim; $\chi^2(1)$ = .18, P > .67).

Manipulation check. Participants in the high God salience condition reported thinking about God to a significantly greater extent while making their decision than those in the low salience condition ($M_{low\ God\ salience}$ = 2.23, SD = 1.66; $M_{high\ God\ salience}$ = 3.58, SD = 1.96; $F(1, 348)$ = 47.83, P < .001).

Results. In the low (vs. high) God salience condition, 20.6% (vs. 34.9%) of participants chose the snack recommended by the AI ($\chi^2(1)$ = 8.91, P = .003).

We ran a logistic regression model to test the potential effect of control variables. The predictor variables included in the model were: God salience (0: low; 1: high); dummy that represents counterbalancing; gender; age; strength of belief in God; religious affiliation (1: yes; 2: no); time (in minutes) since the last call to prayer; whether the respondent heard of the brand before (0: no; 1: yes); and, whether the respondent consumed the brand before (0: no; 1: yes). The impact of the duration since the last call to prayer was significant. As the negative coefficient suggests, the likelihood of preferring the snack recommended by the AI significantly decreased as the time since the last call to prayer increased. In other words, supporting our theorizing, the choice likelihood of the snack advised by AI was significantly higher shortly after call to prayer, which expectedly heightens God's salience. Importantly, the impact of God salience on choice remained significant in the full model (see Table S5).

A separate model with only God salience and the duration since the last call to prayer (measured in minutes) showed that the impact of God salience on choice was still significant (*B* = .673, se = .247; *Wald* = 7.40, *P* = .007) after controlling for duration (*B* = -.002, se = .001; *Wald* = 4.218, *P* = .040). Of note, when including the interaction of God salience and last call to prayer, the main effect of condition (*P* < .001) and the interaction (*P* < .02) were significant, and the duration since the last call to prayer was marginally significant (*P* = .09). Specifically, God salience increased AI adoption right after the call to prayer (i.e., at 1 SD below the mean; *P* < .001) and it remained significant at the mean call to prayer timing (*P* = .02). Its effect was attenuated at 1 SD above the mean duration since the last call to prayer (*P* = .8).

To examine whether the effect of God salience on choice is moderated by religious affiliation or the strength of belief in God's existence, we ran two separate logistic regressions. In the first model, neither belief in God (*B* = .029, se = .020; *Wald* = 2.144, *P* = .143) nor its interaction with God salience condition (*B* = -.018, se = .011; *Wald* = 2.645, *P* = .104) were significant; the effect of God salience remained significant (*B* = 2.35, se = 1.05; *Wald* = 5.05, *P* = .025). Similarly, in the second model, neither the main effect of religious affiliation (*B* = -40.72, se = 24238.26; *Wald* = .00, *P* > .99) nor its interaction with God salience (*B* = 20.78, se = 12119.13; *Wald* = .00, *P* > .99) were significant; the effect of God salience was also not significant (*B* = -20.21, se = 12119.13; *Wald* = .00, *P* > .99).

Finally, as in study 1, we ran a mediation analysis using PROCESS Model 4 with 10,000 bootstrapped samples, where we examined the potential mediation of the effect by the extent to which participants reported thinking about God. When both God salience and the manipulation check measure were included in the model, God salience significantly impacted choice (*B* = .57, se = .26; *Z* = 2.18, *P* = .029;

CI$_{95\%}$ = [.06, 1.07]) and the extent of God-related thoughts had a marginally significant effect (B = .12, se = .06; Z = 1.86, P > .06; CI$_{95\%}$ = [-.006, .25]). However, the indirect effect was not significant (B = .16, se = .09; CI$_{95\%}$ = [-.02, .35]), suggesting that merely thinking about God did not mediate the obtained effect. Again, we reason that connecting thoughts of God to a smaller self and the fallibility of humans more generally is important.

Study 2d.

Sample characteristics. The data consisted of 191 participants (M$_{age}$ = 39.26 y; 95 male and 96 female). 185 participants [96.9%] reported being Muslim, and 6 [3.1%] reported being a non-believer and unaffiliated with a religion. Looking at the distribution of irreligious participants across conditions, 93 of 95 participants (97.9%) in the low salience condition reported being a Muslim believer. In the high salience condition, 92 of 96 participants (95.8%) stated that they believed in God and that they were affiliated with religion (χ^2(1) = .67, P > .4).

Manipulation check. Participants in the high God salience condition reported thinking about God to a significantly greater extent while making their decision than those in the low salience condition (M$_{low God salience}$ = 2.46, SD = 1.15; M$_{high God salience}$ = 3.05, SD = 1.21; F(1, 189) = 11.93, P < .001).

Results. In the low (vs. high) God salience condition, 16.8% (vs. 29.2%) of participants chose the supplement recommended by the AI (χ^2(1) = 4.09, P = .043).

To examine whether the effect of God salience on choice is moderated by religious affiliation or the strength of belief in God's existence, we ran two separate logistic regressions. In the first model, neither belief in God (B = .-18.89, se = 60290.332; Wald = .00, P > .99) nor its interaction with God salience condition (B = -.74, se = 34808.58; Wald = .00, P > .99) were significant; the effect of God salience was also not significant (B = 1.49, se = 34808.58; Wald = .00, P > .99). Similarly, in the second model, neither the main effect of religious affiliation (B = -18.89, se = 60290.33; Wald = .00, P > .99) nor its interaction with God salience (B = -.74, se = 34808.58; Wald = .000, P > .99) were significant; the effect of God salience was also not significant (B = 1.49, se = 34808.58; Wald = .00, P > .99).

Probing whether the obtained effect is mediated by the extent to which the music brought God-related thoughts into participants' minds, we examined the manipulation check measure as a potential mediator. In the model which included both God salience and the manipulation check measure, we obtained a significant effect of God salience (B = .87, se = .37; Z = 2.35, P = .018; CI$_{95\%}$ = [.15, 1.60]) and a marginally significant effect of the extent of God-related thoughts (B = -.26, se = .15; Z = -1.74, P = .08; CI$_{95\%}$ = [-.55, .03]). However, the indirect effect was not significant (B = -.15, se = .10; CI$_{95\%}$ = [-.38, .012]), suggesting that the effect cannot be explained by merely the extent of thinking about God.

Study 3.

Data exclusion and final sample characteristics. Responses from thirty-seven participants, who failed at least one of the attention check questions, were excluded from final analysis, resulting in a final sample of 340 participants (M$_{age}$ = 38.86 years; 192 female and 10 non-binary). 143 participants [42.1%] self-identified as Christian, 162 [47.6%] as having no religious affiliation, 6 [1.8%] as Jew, 10 [2.9%] as Muslim, 2 [.6%] as Hindu, 1 [.3%] as Buddhist, and 16 [4.7%] as being affiliated to another religion. The final sample consisted of a comparable proportion of respondents affiliated with a religion in the low (51.8%) and the high salience conditions (53%; χ^2(1) = .05, P > .8). There was no significant difference in participants' God belief strength (M$_{low God salience}$ = 45.43, SD = 41.78; M$_{high God salience}$ = 48.98, SD = 43.47; F(1, 338) = .58, P > .44).

Linguistic inquiry and mood effects. The content analysis revealed that participants' responses in the high God salience condition mentioned religious concepts to a greater extent (M$_{low God salience}$ = .17, SD = 1.21; M$_{high God salience}$ = 5.59, SD = 3.38; F(1, 338) = 420.63, P < .001). Similar to previous studies, the God salience manipulation resulted in significant differences in both positive (M$_{low God salience}$ = .43, SD = 1.27;

$M_{high God salience}$ = .83, SD = 1.60; $F(1, 338)$ = 6.36, P = .012) and negative ($M_{low God salience}$ = .10, SD = .43; $M_{high God salience}$ = .67, SD = 1.36; $F(1, 338)$ = 30.26, $P < .001$) mood.

Results. In the low (vs. high) God salience condition, 33.5% (vs. 44.3%) of participants preferred the recommendation by the AI ($\chi^2(1)$ = 4.125, P = .042).

We ran a logistic regression model to test the potential effect of control variables. The predictor variables included in the model were: God salience (0: low; 1: high); dummy that represents counterbalancing; gender; age; strength of belief in God; and, religious affiliation (1: yes; 2: no). None of the control variables significantly influenced choice, and the impact of God salience on choice remained significant after controlling for the effects of covariates (see Table S6).

The effect was not moderated by the strength of participants' belief in God: a logistic regression analysis with God salience, strength of God belief, and their interaction as predictor variables resulted in an insignificant main effect of God belief strength (B = .008; se = .008; $Wald$ = .840, P = .359) and an insignificant interaction term (B = -.007; se = .005; Wald = 1.707, P = .191); the effect of God salience remained significant (B = .79, se = .34, $Wald$ = 5.52, P = .019).

Another model with God salience, religious affiliation, and their interaction as predictors resulted in an insignificant main effect of religious affiliation (B = 1.082; se = .701; $Wald$ = 2.384, P = .123) and a significant main effect of God salience (B = .884, se = .33; $Wald$ = 7.198, P = .007). Also, we obtained a marginally significant interaction term (B = -.815; se = .454; $Wald$ = 3.224, P = .073). A moderation test that we ran using PROCESS (6) Model 1 with 10,000 bootstrapped samples and 95% bias-corrected intervals showed that God salience heightened AI acceptance among participants who were affiliated (B = .069, se = .312) or not affiliated with a religion (B = .884, se = .329). However, this effect was significant only among those who were not affiliated with a religion (Z = 2.683, P = .007; $CI_{95\%}$ = [.2382, 1.5295]), and was attenuated among those who reported to be affiliated with a religion (Z = .2211, P = .825; $CI_{95\%}$ = [-.5427, .6807]).

Small-self, belief in human imperfection, mood, determinism, and risk perceptions. We found that high God salience evoked significantly stronger senses of feeling small (Cronbach's alpha = .81; $M_{low God salience}$ = 3.21, SD = 1.25; $M_{high God salience}$ = 4.19, SD = 1.63; $F(1, 338)$ = 39.25, $P < .001$), and a significantly stronger belief that humans are imperfect (Cronbach's alpha = .90; $M_{low God salience}$ = 6.48, SD = .89; $M_{high God salience}$ = 6.66, SD = .50; $F(1, 338)$ = 5.15, P = .024). Also, participants in the high God salience condition reported significantly higher levels of deterministic beliefs (Cronbach's alpha = .90; $M_{low God salience}$ = 2.59, SD = 1.29; $M_{high God salience}$ = 2.90, SD = 1.39; $F(1, 338)$ = 4.46, P = .035).

However, the two conditions did not differ in their reported levels of positive mood (Cronbach's alpha = .92; $M_{low God salience}$ = 2.61, SD = .92; $M_{high God salience}$ = 2.71, SD = .90; $F(1, 338)$ = .93, $P > .3$), negative mood (Cronbach's alpha = .92; $M_{low God salience}$ = 1.43, SD = .65; $M_{high God salience}$ = 1.44, SD = .62; $F(1, 338)$ = .07, $P > .7$), or risk perceptions (Cronbach's alpha = .40; $M_{low God salience}$ = 3.80, SD = .97; $M_{high God salience}$ = 3.89, SD = 1.07; $F(1, 338)$ = .73, $P > .39$).

Mediation analysis. A serial mediation analysis using PROCESS (6) Model 6 with 10,000 bootstrapped samples and 95% bias-corrected intervals yielded support for our theorized process. First, as mentioned above, the salience of God significantly increased the feelings of small-self (B = .98, se = .16; t = 6.26, $P < .001$; $CI_{95\%}$ = [.6722, 1.2874]). When both God salience and feelings of small self were included as the predictors of the belief in human imperfection, the significance of the impact of God salience disappeared (B = .11, se = .08; t = 1.35, $P > .17$; $CI_{95\%}$ = [-.0521, .2822]). Yet, we obtained a significant impact of small self on belief in human imperfection (B = .07, se = .03; t = 2.52, $P < .02$; $CI_{95\%}$ = [.0154, .1255]), suggesting that the impact of God salience on beliefs regarding human imperfection is fully mediated by feelings of small self. Finally, when both the independent variable and the hypothesized mediators were tested as the predictors of the preferred treatment, only the belief in human imperfection significantly impacted the choice (B = .41, se = .20; Z = 1.98, $P < .05$; $CI_{95\%}$ = [.0041, .8071]) while the impact of God salience (B = .37, se = .24; Z = 1.56, P = .12; $CI_{95\%}$ = [-.0963, .8431]) and small self (B = .03, se = .08; Z = .37, $P > .7$; $CI_{95\%}$ = [-.1260, .1854]) were insignificant.

Importantly, the indirect effect of God salience on algorithm acceptance through small-self as the proximal mediator and belief in human imperfection as the distal mediator was significant ($B = .03$, $CI_{95\%} = [.0005, .0817]$). The mediation models with small self ($B = .03$, $CI_{95\%} = [-.1176, .2126]$), or the belief in human imperfection ($B = .05$, $CI_{95\%} = [-.0051, .1444]$) as the sole mediator were not significant. As a robustness check, we tested the model where we reversed the order of proposed mediators (i.e., God salience → human imperfection → small-self → preference). The indirect effect in the reverse path model was also insignificant ($B = .001$, $CI_{95\%} = [-.0071, .0117]$).

Ruling out alternative accounts, the mediation tests that we conducted using PROCESS (6) Model 4 with 10,000 bootstrapped samples and 95% bias-corrected intervals demonstrated that the impact of God salience on preference was not mediated by positive mood ($B = -.01$, $CI_{95\%} = [-.0615, .0241]$), negative mood ($B = -.003$, $CI_{95\%} = [-.0585, .0265]$), perceptions regarding the riskiness of the decision ($B = .01$, $CI_{95\%} = [-.0217, .0689]$), or deterministic beliefs ($B = -.02$, $CI_{95\%} = [-.0998, .0275]$).

Study 4.

Sample characteristics. The data consisted of responses from 458 participants ($M_{age} = 27.39$ years; 232 male and 226 female). 295 participants [64.4%] self-identified as Muslim, 136 [29.7%] as having no religious affiliation, 6 [1.3%] as Christian, and 21 [4.6%] as being affiliated to another religion. We compared the proportion of participants who were affiliated with a religion and the strength of God belief across conditions after collapsing the low salience and the high-salience/human-perfection conditions, which did not differ in their cryptocurrency choice. There was a lower proportion of respondents affiliated with a religion in the high salience/human perfection (63.8%) condition than in the low salience (75%) and high salience/God perfection (71.7%) conditions ($\chi^2(2) = 4.93$, $P = .085$). Separate Chi-square tests showed that the difference between the two high salience conditions did not reach statistical significance ($\chi^2(1) = 2.13$, $P > .14$). However, the low salience condition consisted of a significantly higher proportion of religiously-affiliated respondents than the high salience/human perfection condition ($\chi^2(1) = 4.67$, $P = .03$).

Also, we found a significant difference in God belief across conditions ($M_{low\ salience} = 67.26$, SD = 34.87; $M_{high\ salience/human\ perfection} = 56.19$, SD = 40.45; $M_{high\ salience/God\ perfection} = 61.57$, SD = 37.73; $F(2, 455) = 3.38$, $P = .035$). Planned contrasts revealed that participants in the high-salience/human-perfection condition reported believing in God to a significantly higher extent than those in the low salience condition ($F(1, 455) = 6.74$, $P = .01$). However, the difference in God belief strength among those in the high-salience/human-perfection and the high-salience/God-perfection conditions ($F(1, 455) = 1.49$, $P > .22$) nor the difference between the low salience and the high-salience/God-perfection conditions ($F(1, 455) = 1.76$, $P > .18$) reached statistical significance.

Results. A chi-square test resulted in a significant effect of condition on choice ($\chi^2(2) = 7.16$, $P = .028$). In the low salience condition, 35% (vs. 65%) of participants preferred the coin recommended by robo-advisors (vs. humans). The preference for the coin recommended by robo-advisors (vs. humans) significantly dropped (vs. increased) to 49% (vs. 51%) among participants who read the verse about the perfection of God ($Wald = 6.14$, $P = .013$). Importantly, 36.9% (vs. 63.1%) of participants who read a verse about human perfection preferred the coin recommended by humans (vs. robo-advisors). This rate of preference was not statistically significant from the control condition ($Wald = .128$, $P = .72$) but significantly different from the high salience-God perfection condition ($Wald = 4.34$, $P = .037$).

A logistic regression test examined the potential effect of control variables on choice. The predictor variables included in the model were: God salience (0: low; 1: high [God perfection]; 2: high [human perfection]); dummy that represents counterbalancing; gender; age; strength of belief in God; and, religious affiliation (0: no; 1: yes). None of the control variables significantly influenced choice, and the impact of God salience condition on choice remained significant after controlling for the effects of covariates (see Table S7).

As in other studies, we examined the moderating roles of religious affiliation and the strength of belief in God after collapsing the low salience and the high salience/human perfection conditions. In the first regression model with God salience, religious affiliation (0: no; 1: yes), and their interaction as predictors, we found that neither religious affiliation (B = -.381, se = .627; $Wald$ = .369, P = .544) nor their interaction (B = .128, se = .448; $Wald$ = .081, P = .776) was significant; the effect of God salience was also not significant (B = .454, se = .376, $Wald$ = 1.459, P = .227). Also, in the second model, we obtained insignificant effects of participants' strength of belief in God (B = -.001, se = .008; $Wald$ = .029, P = .865) and its interaction with the extent of the salience of God (B = -.001, se = .005; $Wald$ = .011, P = .915) on choice; the effect of God salience was also insignificant (B = .574, se = .39; $Wald$ = 2.17, P = .141).

Study 5.

Data exclusion and final sample characteristics. Forty-one participants, who failed the attention check question, were removed from final analyses, which resulted in a final sample of 240 participants (M_{age} = 36.76 years; 143 female and 1 non-binary). 100 participants [41.7%] self-identified as Christian, 108 [45%] as having no religious affiliation, 4 [1.7%] as Jew, 6 [2.5%] as Muslim, 3 [1.3%] as Hindu, 5 [2.1%] as Buddhist, and 14 [5.8%] as being affiliated to another religion. The proportion of participants affiliated with a religion in the low salience (52.5%) and the high salience (57.6%) conditions did not differ from each other significantly (χ^2(1) = .65, P > .4). The two groups also reported similar levels of God belief strength ($M_{low\ salience}$ = 52.93, SD = 41.94; $M_{high\ salience}$ = 49.72, SD = 43.88; F(1, 238) = .34, P > .5).

Manipulation checks, mood effects, and other measures. An ANOVA on the religion index, computed by the content analysis, revealed a significant difference between low and high God salience conditions ($M_{low\ God\ salience}$ = .03, SD = .19; $M_{high\ God\ salience}$ = 5.76, SD = 3.74; F(1, 238) = 286.44, P < .001). Moreover, participants in the mysterious (i.e., "black box") AI condition reported that it was significantly more uncertain to them how AI systems make decisions ($M_{mysterious\ AI}$ = 4.91, SD = 1.63; $M_{non-mysterious\ AI}$ = 3.10, SD = 1.50; F(1, 238) = 78.69, P < .001), which showed that the AI manipulation was also successful. Notably, the uncertainty regarding how AI systems make decisions was not affected by the God salience manipulation ($M_{low\ God\ salience}$ = 4.00, SD = 1.74; $M_{high\ God\ salience}$ = 4.19, SD = 1.88; F(1, 238) = 2.28, P > .4).

As in previous studies, we obtained significant mood differences in low and high God salience conditions such that participants in the high God salience condition used a significantly more positive ($M_{low\ God\ salience}$ = .25, SD = .84; $M_{high\ God\ salience}$ = .65, SD = 1.04; F(1, 238) = 11.01, P < .001) and negative ($M_{low\ God\ salience}$ = .12, SD = .60; $M_{high\ God\ salience}$ = .72, SD = 1.42; F(1, 238) = 17.27, P < .001) emotional tone in their responses.

Participants in the mysterious AI condition found the information presented in the article significantly less believable ($M_{mysterious}$ = 5.09, SD = 1.42; $M_{non-mysterious}$ = 5.56, SD = 1.11; F(1, 238) = 7.76, P = .006), and they reported AI systems reminding them of God to a greater extent ($M_{mysterious}$ = 2.23, SD = 1.60; $M_{non-mysterious}$ = 1.77, SD = 1.40; F(1, 238) = 5.44, P = .02). Participants in both conditions reported the article being equally enjoyable ($M_{mysterious}$ = 5.07, SD = 1.36; $M_{non-mysterious}$ = 4.88, SD = 1.47; F(1, 238) = 1.06, P > .3), and perceived the article being a good fit for a tech magazine or blog to a similar extent ($M_{mysterious}$ = 5.67, SD = 1.11; $M_{non-mysterious}$ = 5.57, SD = 1.15; F(1, 238) = .40, P > .5).

Results. A two-way ANOVA with God salience and AI type as predictors resulted in an insignificant main effect of the mysteriousness of the AI (F(1, 236) = .03, P > .8) and an insignificant interaction term (F(1, 236) = .006, P > .9). However, the main effect of God salience was significant (F(1, 236) = 9.25, P = .003). Specifically, participants in the high God salience condition demonstrated algorithm aversion to a lesser extent ($M_{high\ God\ salience}$ = 47.74, SD = 22.48; $M_{low\ God\ salience}$ = 55.61, SD = 17.12). Planned contrasts showed that this difference was significant both when the algorithms were presented as mysterious ($M_{high\ God\ salience}$ = 48.01, SD = 24.31; $M_{low\ God\ salience}$ = 55.72, SD = 18.29; F(1, 236) = 4.89, P = .028) and when they were presented as non-mysterious ($M_{high\ God\ salience}$ = 47.37, SD = 20.05; $M_{low\ God\ salience}$ = 55.47, SD = 15.83; F(1, 236) = 4.41, P = .037).

To test the potential impact of God-like perceptions of AI systems on AI acceptance more directly, we tested a regression model with God salience (1: low; 2: high) and the extent to which AI systems

reminded participants of God or a higher power in how they work as predictor variables. We obtained a significant effect of God salience (B = -7.89, P = .002) and an insignificant effect of God-likeness perceptions (B = .15, P = .86), refuting the explanation that God salience enhances AI acceptance because participants perceive AI systems as being similar to God in how they work or make decisions.

We also tested the significance of the effect of God salience on choice when other factors are controlled for. A regression model with all potential covariates showed that the effect of God salience remains significant (B = -8.17, se = 2.61; t = -3.13, P = .002) when controlling for AI mysteriousness (B = -.27, se = 2.59; t = -.10, P > .9), gender (B = -2.74, se = 2.62; t = -1.04, P = .29), age (B = -.11, se = .09; t = -1.13, P = .26), religious affiliation (B = -1.70, se = 4.12; t = -.41, P = .68), and God belief (B = .05, se = .048; t = 1.03, P = .31).

We ran two multiple linear regression models to examine the potential moderating effect of God belief and religious affiliation on choice. In the first regression model with God salience, religious affiliation (0: no; 1: yes), and their interaction as predictors, we found that neither religious affiliation (B = 7.62, se = 8.10; t = .941, P > .34) nor their interaction (B = -2.096, se = 5.17; t = -.406, P > .68) was significant. The main effect of God salience was marginally significant (B = -6.95, se = 3.84; t = -1.81, P = .071).

However, the second model yielded a significant effect of participants' strength of belief in God (B = .260, se = .095; t = 2.750, P = .006) and a significant interaction term (B = -.133, se = .059; t = -2.238, P = .026) on choice; the effect of God salience was not significant (B = -.852, se = 3.97; t = -.215, P = .83). Probing the interaction, we obtained a significant difference between high and low God salience conditions in their AI acceptance only among participants who had relatively stronger beliefs in God ($M_{low\ God\ salience}$ = 60.87, $M_{high\ God\ salience}$ = 47.50; B = -13.37, se = 3.59; t = -3.72, P < .001). This significance was attenuated among participants who believed in God less strongly ($M_{low\ God\ salience}$ = 49.94, $M_{high\ God\ salience}$ = 47.96; B = -1.98, se = 3.59; t = -.55, P > .5).

Global Consumer Survey.

Key IV: "What is your religion?"
1	Christianity
2	Islam
3	Hinduism
4	Buddhism
5	Judaism
6	Other religion
7	I'm non-religious
8	I am an atheist
9	Would rather not say

Those who indicated an affiliation with religion (Christianity, Islam, Hinduism, Buddhism, Judaism, Other) were categorized as "high God salience" and those who indicated being non-religious or atheists were categorized as "low God salience". Those who preferred not to respond were excluded (n = 3,417).

Key DV: "Have you ever used a robo-advisor (algorithm-based digital program) for finance issues and investments?"
2	No, but I would imagine consulting a RoboAdvisor
3	No, I don't consider consulting a RoboAdvisor
4	Yes, in the past 12 months
5	Yes, but longer than 12 months ago
998	Don't know

Those who had used a robo-advisor before (within the last year or beyond) received a score of 1. Those who had never used a robo-advisor or "didn't know" received a score of 0.

Supplementary Analyses. To examine whether the significant effect of God salience on robo-advisor use holds after controlling for demographics, we ran a separate logistic regression with the following demographic variables as covariates in the model: country; age; gender; education level; employment status; household size; community size; community type; political position; and, household income. As the Table S8 shows, the effect of God salience remains significant after controlling for demographics. Table S9 summarizes the demographic categories referenced in Table S8.

Analysis of Financial Products and Investments Used/Owned. We also examined whether God salience is associated with a general tendency to use financial products/investments. We first calculated a variable to sum the total number of financial products/investments with a question that asked respondents to choose all financial products and
investments they currently use. The options in the question included the following financial products/investments:

- Equity investment (stocks/investment funds)
- Construction loan
- Precious metals (e.g. gold)
- Real estate
- Cryptocurrency (e.g. Bitcoin)
- Insurance with an investment character (e.g. life insurance)
- Checking account
- Loan
- Credit card
- Other capital investment
- Savings account (short / long term)
- Mortgage
- I do not use/own any financial products or investments
- Don't know

ANOVA results indicated that God salience was not associated with differences in the number of financial products/investments used ($M_{\text{High God Salience}}$ = 3.06, $M_{\text{Low God salience}}$ = 3.08; $F(1, 53561) = 1.36$, $P = .2442$).

We also examined each category separately. As seen in Table S10, God salience does not appear to be associated with the propensity to use financial products/investments in a systematic matter.

God salience and robo-advisor use by denomination. Table S11 shows the results of our analysis of the impact of God salience on robo-advisor use for each religious denomination, collapsed across countries. The reference group in the analysis was those who self-identified as atheist/non-religious.

Analysis of Attitudes Toward Personal Finances. The survey included a question about respondents' attitudes toward personal finance. Specifically, respondents were asked to indicate their attitudes toward personal finances by indicating all of the following statements that apply to them:
- *Managing my personal financial affairs is too complicated for me*
- *I could imagine dealing with my financial transactions exclusively online*
- *I could imagine dealing with my financial transactions exclusively via my smartphone*
- *I could imagine getting all my financial services from an internet company like Google or Apple*
- *I could imagine consulting a digital program (RoboAdvisor) for advice on finance issues*
- *I'm worried about my financial future*
- *I'm well informed about my personal financial situation*
- *I could save a lot of money if I took advice by a finance expert (e.g. on taxes, bank and insurance issues)*
- *If the service is good, I'm happy to pay for account administration and transactions*

- *None of the above*

We analyzed the relationship between God salience and attitudes toward personal finances by regressing each attitude on God salience (0: low God salience; 1: high God salience). Table S12 shows the results of the logistic regression analyses (in each of which we coded items as 1 if they were selected, and 0 if they were not selected) on each item.

<u>View of Personal Future.</u> An analysis on respondents' feelings about their personal future (1: pessimistic; 2: neither/don't know; 3: optimistic) revealed that God salience was associated with greater optimism ($M_{\text{high God salience}}$ = 2.48, $M_{\text{low God salience}}$ = 2.37; $F(1, 321124) = 1781.82$, $P < .0001$).

<u>Early Adopter/Lead User Scale.</u> Finally, we examined the impact of God salience on respondents' propensity to use technologically new and/or innovative products. We used the question where respondents indicated all the statements (included in the list below) that applied to them.
- *I like trying out innovative products*
- *I like staying up to date with new technology*
- *I only buy new technology when it has proven successful (reverse scored)*
- *Among my friends I'm usually the first to try out a new technology*
- *Products that I buy have to meet the highest standards (reverse scored)*
- *Always owning the latest technology is important to me*
- *None of the above*

We formed an index that summed the number of items selected by each respondent (except "*none of the above*"). ANOVA results indicated that God salience was associated with greater early adoption attitudes ($M_{\text{High God salience}}$ = 2.53, $M_{\text{Low God salience}}$ = 2.46; $F(1, 321124) = 217.13$, $P < .0001$).

Table S1. Results of linear regression model with all control variables (Study 1)

Dependent variable: AI preference (0: strongly prefer AI; 100: strongly prefer human)				
Predictor	B	se	t	P
(Constant)	39.902	6.553	6.089	<.001
God salience (1: low; 2: high)	-6.347	1.839	-3.451	<.001
Task objectivity	.043	.080	.531	.596
Task consequentialness	.094	.101	.922	.357
Task uniqueness	.174	.081	2.158	.032
Gender	1.611	1.572	1.025	.306
Age	.044	.059	.746	.456
Negative mood index	.715	.883	.809	.419
Positive mood index	.167	.563	.297	.767
Religious affiliation	3.752	2.660	1.411	.159
God belief	.054	.031	1.753	.081

Table S2. Linear regression results for each task (Study 1)

Task	Dependent measure	Objectivity	Consequentialness	Uniqueness
Dependent variable: AI preference (0: strongly prefer AI; 100: strongly prefer human)				
Hiring an employee	$M_{low} = 71.41$	M = 48.57	M = 78.64	M = 84.58
	$M_{high} = 66.54$			
	b = -4.35	**b = .11**	b = .14	b = .30
	(p = .16)	(p = .046)	(p = .12)	(p = .001)
Firing an employee	$M_{low} = 71.73$	M = 53.24	M = 80.33	M = 79.67
	$M_{high} = 66.45$			
	b = -4.34	b = .08	b = .16	b = .22
	(p = .22)	(p = .18)	(p = .098)	(p = .009)
Romantic partner	$M_{low} = 66.81$	M = 27.12	M = 82.11	M = 89.86
	$M_{high} = 61.87$			
	b = -4.74	b = .04	b = .19	b = .29
	(p = .19)	(p = .54)	(p = .049)	(p = .022)
Buying a car	$M_{low} = 50.29$	M = 60.67	M = 69.87	M = 68.54
	$M_{high} = 43.84$			
	b = -6.33	b = .04	b = .09	b = .00
	(p = .034)	(p = .48)	(p = .24)	(p = .99)
Reading a book	$M_{low} = 59.69$	M = 34.49	M = 19.55	M = 48.89
	$M_{high} = 53.48$			
	b = -6.13	b = .10	b = -.14	b = .10
	(p = .048)	(p = .07)	(p = .08)	(p = .048)
Buying gift	$M_{low} = 63.02$	M = 31.74	M = 34.23	M = 62.56
	$M_{high} = 54.73$			
	b = -7.15	b = -.03	b = .08	b = .18
	(p = .02)	(p = .66)	(p = .28)	(p = .001)
Watching a movie	$M_{low} = 57.28$	M = 32.51	M = 18.83	M = 47.85
	$M_{high} = 51.79$			
	b = -5.52	b = -.08	b = .12	b = .048
	(p = .08)	(p = .19)	(p = .20)	(p = .39)
Diagnosing a disease	$M_{low} = 63.07$	M = 77.17	M = 90.27	M = 75.32
	$M_{high} = 53.97$			
	b = -9.51	b = .02	b = .31	b = .10
	(p = .005)	(p = .7)	(p = .002)	(p = .054)
Getting a treatment for a disease	$M_{low} = 65.19$	M = 75.52	M = 91.27	M = 79.18
	$M_{high} = 56.46$			

	$b = -8.79$	$b = -.01$	$b = .23$	$b = .17$
	$(p = .012)$	$(p = .87)$	$(p = .032)$	$(p = .006)$
Music playlist	$M_{low} = 49.35$	$M = 28.16$	$M = 15.16$	$M = 51.45$
	$M_{high} = 44.51$			
	$b = -4.40$	$b = .02$	$b = .06$	$b = .08$
	$(p = .16)$	$(p = .78)$	$(p = .56)$	$(p = .08)$
Buying a stock	$M_{low} = 45.58$	$M = 61.66$	$M = 67.96$	$M = 46.92$
	$M_{high} = 38.85$			
	$b = -6.34$	$b = -.06$	$b = .16$	$b = .06$
	$(p = .032)$	$(p = .25)$	$(p = .022)$	$(p = .20)$
Investing in a cryptocurrency	$M_{low} = 44.29$	$M = 59.85$	$M = 67.03$	$M = 46.82$
	$M_{high} = 36.58$			
	$b = -7.22$	$b = .01$	$b = .10$	$b = .15$
	$(p = .022)$	$(p = .8)$	$(p = .11)$	$(p = .005)$
Decorating home	$M_{low} = 63.94$	$M = 27.29$	$M = 27.45$	$M = 60.02$
	$M_{high} = 60.12$			
	$b = -4.13$	$b = .10$	$b = -.09$	$b = .06$
	$(p = .16)$	$(p = .07)$	$(p = .19)$	$(p = .25)$
Taking an anti-viral drug	$M_{low} = 63.39$	$M = 70.49$	$M = 81.76$	$M = 67.08$
	$M_{high} = 55.81$			
	$b = -7.39$	$b = .03$	$b = .25$	$b = .19$
	$(p = .029)$	$(p = .58)$	$(p = .003)$	$(p < .001)$
A restaurant for dinner	$M_{low} = 59.96$	$M = 32.36$	$M = 25.14$	$M = 54.18$
	$M_{high} = 57.73$			
	$b = -1.96$	$b = .11$	$b = .06$	$b = .05$
	$(p = .5)$	$(p = .07)$	$(p = .39)$	$(p = .37)$
Debit card choice	$M_{low} = 47.05$	$M = 57.40$	$M = 47.27$	$M = 46.32$
	$M_{high} = 38.97$			
	$b = -7.62$	$b = -.02$	$b = .04$	$b = .07$
	$(p = .013)$	$(p = .78)$	$(p = .51)$	$(p = .25)$
Vacation spot choice	$M_{low} = 62.33$	$M = 30.81$	$M = 40.72$	$M = 64.11$
	$M_{high} = 57.66$			
	$b = -5.02$	$b = -.02$	$b = -.06$	$b = .17$
	$(p = .076)$	$(p = .75)$	$(p = .34)$	$(p = .003)$
Buying a calculator	$M_{low} = 40.82$	$M = 60.93$	$M = 19.61$	$M = 22.51$
	$M_{high} = 36.15$			
	$b = -4.07$	$b = -.06$	$b = .11$	$b = .05$
	$(p = .17)$	$(p = .24)$	$(p = .16)$	$(p = .46)$

Deciding on a route to the destination	M_{low} = 36.45	M = 62.50	M = 46.85	M = 43.67
	M_{high} = 29.48			
	b = -6.03	b = .-001	b = -.03	b = .17
	(p = .076)	(p = .98)	(p = .69)	(p = .013)
Dental treatment	M_{low} = 66.16	M = 66.98	M = 75.84	M = 69.72
	M_{high} = 55.05			
	b = -10.41	b = .08	b = .11	b = .14
	(p = .001)	(p = .13)	(p = .12)	(p = .01)
Reading a news article	M_{low} = 45.64	M = 36.63	M = 20.80	M = 36.08
	M_{high} = 42.69			
	b = -2.66	b = -.02	b = .22	b = .009
	(p = .38)	(p = .79)	(p = .006)	(p = .87)
Predicting the height of a wall	M_{low} = 33.08	M = 74.75	M = 34.61	M = 24.99
	M_{high} = 28.62			
	b = -4.02	b = -.03	b = -.06	b = .18
	(p = .21)	(p = .51)	(p = .26)	(p = .003)
Predicting weather	M_{low} = 36.04	M = 72.27	M = 47.47	M = 35.07
	M_{high} = 30.28			
	b = -5.67	b = .02	b = -.01	b = .13
	(p = .077)	(p = .77)	(p = .93)	(p = .016)
Buying chocolate	M_{low} = 63.41	M = 29.70	M = 17.83	M = 43.84
	M_{high} = 57.38			
	b = -6.16	b = -.07	b = .01	b = .06
	(p = .042)	(p = .23)	(p = .91)	(p = .23)

Table S3. Results of the logistic regression model with all control variables (Study 2a)

Predictor	B	se	Wald	P
Dependent variable: Mutual fund choice (0: recommended by human; 1: recommended by AI)				
(Constant)	-1.286	.91	1.997	.158
God salience (0: low; 1: high)	.765	.320	5.727	.017
Dummy for counterbalancing	.144	.294	.241	.624
Gender	-.467	.329	2.008	.156
Age	.014	.013	1.138	.286
Strength of belief in God	-.001	.005	.069	.792
Religious affiliation (0: no; 1: yes)	.221	.438	.254	.614
Negative mood index	.045	.155	.084	.772
Positive mood index	-.086	.145	.353	.552

Table S4. Results of the logistic regression model with all control variables (Study 2b)

Dependent variable: Song choice (0: recommended by human; 1: recommended by AI)				
Predictor	*B*	se	Wald	*P*
(Constant)	-1.643	.817	4.044	.044
God salience (0: low; 1: high)	.487	.241	4.079	.043
Dummy for advice counterbalancing	.277	.226	1.501	.221
Dummy for the counterbalancing of choice layout	-.168	.228	.544	.461
Gender	.032	.233	.018	.892
Age	.003	.009	.084	.772
Strength of belief in God	.000	.004	.000	.986
Religious affiliation (0: no; 1: yes)	.074	.338	.047	.828
Negative mood index	.210	.105	4.037	.045
Positive mood index	-.102	.115	.788	.375

Table S5. Results of the logistic regression model with all control variables (Study 2c)

Predictor	B	se	Wald	P
Dependent variable: Snack choice (0: recommended by human; 1: recommended by AI)				
(Constant)	-1.641	1.904	.743	.389
God salience (0: low; 1: high)	.669	.252	7.053	.008
Duration since the last call to prayer	-.002	.001	3.892	.049
Dummy for counterbalancing	.054	.250	.046	.830
Gender	-.198	.249	.628	.428
Age	.003	.009	.086	.769
Strength of belief in God	-.002	.007	.053	.819
Religious affiliation (1: yes; 2: no)	-.157	.682	.053	.818
Heard before	-.512	.369	1.926	.165
Ate before	.660	.751	.771	.380

Table S6. Results of the logistic regression model with all control variables (Study 3)

Dependent variable: Dental treatment choice (0: recommended by dentist; 1: recommended by AI)

Predictor	B	se	Wald	P
(Constant)	-1.908	.701	7.397	.007
God salience (0: low; 1: high)	.495	.229	4.688	.030
Dummy for counterbalancing	.193	.227	.724	.395
Gender	.057	.214	.071	.790
Age	.012	.008	2.459	.117
Strength of belief in God	-.006	.005	1.823	.177
Religious affiliation (0: no; 1: yes)	.264	.396	.443	.506

Table S7. Results of the logistic regression model with all control variables (Study 4)

Dependent variable: Coin choice (0: recommended by human; 1: recommended by AI)				
Predictor	*B*	se	Wald	*P*
(Constant)	-.529	.546	.938	.333
God salience	.280	.120	5.442	.020
Dummy for counterbalancing	-.221	.195	1.165	.280
Gender	-.138	.197	.488	.485
Age	.009	.010	.930	.335
Strength of belief in God	.0004	.004	.014	.907
Religious affiliation (0: no; 1: yes)	-.289	.325	.789	.374

Table S8: Results of regression with demographic variables

Dependent variable: Robo-advisor use (0: no, 1: yes)						
Parameter		DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
Intercept		1	-2.3121	0.1628	201.7042	<.0001
country_iso	AUS	1	0.5215	0.0620	70.6735	<.0001
country_iso	AUT	1	-0.4879	0.0799	37.3269	<.0001
country_iso	BRA	1	-0.4532	0.0667	46.1428	<.0001
country_iso	CAN	1	0.00294	0.0681	0.0019	0.9656
country_iso	CHE	1	0.2569	0.0636	16.3069	<.0001
country_iso	CHN	1	1.2366	0.0428	832.9872	<.0001
country_iso	DEU	1	0.0266	0.0459	0.3354	0.5625
country_iso	ESP	1	-0.2086	0.0682	9.3640	0.0022
country_iso	FIN	1	-0.9767	0.0918	113.2518	<.0001
country_iso	FRA	1	-0.0773	0.0718	1.1603	0.2814
country_iso	GBR	1	-0.0940	0.0613	2.3540	0.1250
country_iso	IND	1	0.4438	0.0407	118.8927	<.0001
country_iso	ITA	1	-0.1959	0.0690	8.0701	0.0045
country_iso	KOR	1	0.3805	0.0647	34.6318	<.0001
country_iso	MEX	1	-0.3167	0.0678	21.8309	<.0001
country_iso	NLD	1	0.1354	0.0673	4.0562	0.0440
country_iso	POL	1	-0.9308	0.0815	130.5149	<.0001
country_iso	RUS	1	1.0836	0.0522	431.1940	<.0001
country_iso	SWE	1	-0.1866	0.0716	6.8004	0.0091
country_iso	USA	1	0.2984	0.0341	76.5650	<.0001
v0013e_demo_agecat		1	-0.1951	0.00596	1071.5408	<.0001
v0014_demo_gender	1	1	-0.0975	0.0126	59.9410	<.0001
v9911_demo_education		1	0.1150	0.0104	122.8191	<.0001
v9912_demo_professio	1	1	0.0848	0.0818	1.0745	0.2999
v9912_demo_professio	2	1	0.5644	0.1044	29.2372	<.0001
v9912_demo_professio	3	1	-0.1539	0.0532	8.3820	0.0038
v9912_demo_professio	4	1	0.5899	0.0305	374.1930	<.0001
v9912_demo_professio	5	1	0.2437	0.0434	31.5241	<.0001
v9912_demo_professio	6	1	0.1607	0.0464	11.9939	0.0005
v9912_demo_professio	7	1	0.0377	0.1083	0.1213	0.7276
v9912_demo_professio	8	1	-0.1763	0.0815	4.6766	0.0306
v9912_demo_professio	9	1	-0.6732	0.0613	120.7831	<.0001
v9914_demo_household		1	0.0613	0.0105	33.9229	<.0001
v9918_demo_community		1	0.00733	0.0371	0.0390	0.8434
v9919_demo_community1		1	-0.2618	0.1162	5.0767	0.0242
v9919_demo_community2		1	-0.1094	0.0789	1.9228	0.1655
v9919_demo_community3		1	-0.0723	0.0456	2.5160	0.1127
v9919_demo_community4		1	0.1502	0.0275	29.8229	<.0001
v9919_demo_community6		1	0.1877	0.0799	5.5122	0.0189
v9996d_demo_politici	1	1	0.1527	0.0230	43.9738	<.0001

Dependent variable: Robo-advisor use (0: no, 1: yes)						
Parameter		DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
v9996d_demo_politici	2	1	-0.1389	0.0212	43.0902	<.0001
v9996d_demo_politici	3	1	0.5968	0.0207	834.4741	<.0001
v9990d_demo_income_6		1	-0.00307	0.000361	72.3237	<.0001
relig	1	1	0.6395	0.0311	424.1577	<.0001

Table S9: Demographic categories included in the supplementary regression analysis with demographic variables

Variable	Categories
Age	1: 18-19 years 2: 20-24 years 3: 25-29 years 4: 30-34 years 5: 35-39 years 6: 40-44 years 7: 45-49 years 8: 50-54 years 9: 55-59 years 10: 60-64 years
Gender	1: male 2: female
Education *("What is the highest level of education you have completed?")*	1: No formal education 2: Basic education / primary school 3: Secondary education (no permission to go to university) 4: Further education (permission to go to university) 5: Technical / vocational education 6: Bachelor degree or equivalent 7: Master degree or equivalent 8: Doctoral degree or equivalent
Employment *("Which of the following categories best describes your current employment status?")*	1: Student (school) 2: Trainee / apprentice 3: Student (university) 4: Full-time employed 5: Part-time employed 6: Self-employed / freelancer 7: Maternal leave, parental leave 8: Retired 9: Unemployed 997: Other
Household size *("How many people – including yourself and all children – permanently live in your household?")*	1: 1 person 2: 2 people 3: 3 people 4: 4 people 5: 5 or more people
Community size *"How big is the town you live in?"*	1: Under 5,000 inhabitants 2: 5,000 to 20,000 inhabitants 3: 20,000 to 100,000 inhabitants 4: 100,000 to 500,000 inhabitants 5: 500,000 to 1,000,000 inhabitants 6: 1,000,000 to 5,000,000 inhabitants 7: 5,000,000 to 10,000,000 inhabitants 8: 10,000,000 and more inhabitants 998: Don't know[1]

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[1] Respondents who indicated "don't know" were not included in the analyses with covariates to allow the variables to be treated as continuous versus categorical variables in the analyses. This led to a total of 49,247 respondents (vs. the original 53, 563). Treating these variables as categorical and including all respondents does not impact the effect of God salience on robo-advisor use (with exclusions, $B = .6395$, $P < .0001$; without exclusions, $B = .6332$, $P < .0001$).

Community type *"In what type of community do you live?"*	1: Rural community 2: Small town 3: Medium-sized town 4: Large city 5: City with over 1 million inhabitants 6: Megacity with over 5 million inhabitants 998: Don't know[1]
Political Position *"Many people use the terms 'left' and 'right' when they want to describe political views. Where would you place yourself on a scale from left to right?"*	1: Left 2: Center 3: Right 999: Prefer not to answer
Household income	1: High income (top 33% of households) 2: Medium income (mid 33% of households) 3: Low income (bottom 33% of households) 4: No household income information

Table S10: Regressing investment in different financial products on God salience

Product/investment	B	se	Wald	P
Dependent variable: Robo-advisor use (0: no; 1: yes)				
Equity investment (stocks/investment funds)	-.1942	.0217	80.1716	.0001
Construction loan	.2371	.0344	47.4444	.0001
Precious metals	.2039	.0306	44.5026	.0001
Real estate	.1056	.0228	21.4064	.0001
Cryptocurrency (e.g., Bitcoin)	.1688	.0256	43.4556	.0001
Insurance with an investment character (e.g., life insurance)	.1212	.0229	27.9093	.0001
Checking account	-.3283	.0188	305.6757	.0001
Loan	.1098	.0222	24.4184	.0001
Credit card	-.00719	.0183	.1549	.6939
Other capital investment	.0125	.0295	.1800	.6714
Savings account (short/long term)	-.0809	.0184	19.3920	.0001
Mortgage	-.0478	.0320	2.2254	.1358
I do not use/own any financial products or investments	-.0753	.0788	.9138	.3391

Table S11: Summary of individual regressions assessing the effect of God salience on Robo-advisor use for each country

ISO Country Code	B	se	Wald	p
Dependent variable: Robo-advisor use (0: no; 1: yes)				
All countries combined	**.4717**	**.0246**	**369.0954**	**<.0001**
AUS (Australia)	.8308	.1176	49.9092	<.0001
AUT (Austria)	.7889	.1950	16.3730	<.0001
BRA (Brazil)	.3053	.1768	2.9814	.0842
CAN (Canada)	.4671	.1402	11.0961	.0009
CHE (Switzerland)	.7455	.1507	24.4589	<.0001
CHN (China)	.6760	.0773	76.5622	<.0001
DEU (Germany)	.9506	.1035	84.3791	<.0001
ESP (Spain)	.0916	.1402	.4270	.5135
FIN (Finland)	1.0198	.2349	18.8454	<.0001
FRA (France)	.4966	.1441	11.8819	.0006
GBR (United Kingdom of Great Britain and Northern Ireland)	.7603	.1210	39.4629	<.0001
IND (India)	1.7758	.3998	19.7334	<.0001
ITA (Italy)	.4363	.1679	6.7501	.0094
KOR (Korea)	.2104	.1173	3.2179	.0728
MEX (Mexico)	.0435	.1617	.0723	.7880
NLD (Netherlands)	.9018	.1329	46.0214	<.0001
POL (Poland)	1.0754	.2851	14.2299	.0002
RUS (Russia)	.5097	.1151	19.5991	<.0001
SWE (Sweden)	.6317	.1428	19.5564	<.0001
USA (United States of America)	.8850	.0806	120.5921	<.0001
ZAF (South Africa)	.9550	.3055	9.7745	.0018

Table S12: God salience and Robo-advisor use by denomination, collapsed across countries

Dependent variable: Robo-advisor use (0: no; 1: yes)				
Parameter		B	se	Wald	P
Intercept		-0.4953	0.0153	1052.3311	<.0001
Christianity	1	0.1416	0.0199	50.7519	<.0001
Islam	2	0.7761	0.0450	297.8340	<.0001

Hindu	3	0.9301	0.0380	597.7424	<.0001
Buddhism	4	0.8751	0.0573	233.1934	<.0001
Other	5	0.2628	0.0426	38.0010	<.0001
Judaism	8	0.3889	0.1400	7.7135	0.0055

Table S13: God salience and attitudes toward personal finances

	B	se	Wald	P
IV: God salience (0: low; 1: high)				
DV: Managing my personal financial affairs is too complicated for me.	.2028	.0301	45.3317	.0001
DV: I could imagine dealing with my financial transactions exclusively online.	-.1733	.0191	82.6971	.0001
DV: I could imagine dealing with my financial transactions exclusively via my smartphone.	-.0442	.0194	5.2060	.0225
DV: I could imagine getting all my financial services from an internet company like Google or Apple	.3499	.0276	161.0410	.0001
DV: I'm worried about my financial future	.0249	.0192	1.6784	.1951
DV: I'm well informed about my personal financial situation	-.1855	.0183	103.2027	.0001
DV: I could save a lot of money if I took advice by a finance expert (e.g. on taxes, bank and insurance issues)	.2482	.0238	108.7122	.0001
DV: If the service is good, I'm happy to pay for account administration and transactions	.1771	.0227	60.8944	.0001

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