

Supplementary material

Table 1. Scale items and reliability scores

Scale	Items	Cr. Alpha	M (SD)	M (SD) Chatbot	M (SD) Website
Mediators					
Anthropomorphism (mindful)	I perceived the chatbot/website as... Machine-like/Human-like Natural/Unnatural Artificial /Lifelike	.94	3.88 (1.41)	3.76 (1.46)	3.99 (1.36)
Anthropomorphism (mindless)	I perceived the chatbot/website as... Likable Sociable Friendly Personal	.92	4.53 (1.16)	4.49 (1.09)	4.56 (1.22)
Social Presence	While I was interacting with this chatbot/website... I felt as if it was an intelligent being. I felt as if it was a social being. I felt as if it was communicating with me. I paid attention to it. I felt involved with it. I felt as if I was alone. (reversed) I felt as if the chatbot was responding to me.	.90	4.48 (1.07)	4.54 (1.05)	4.43 (1.10)
Perceived active control	While I was using the chatbot/website, I could choose freely which information I wanted to receive. While I was using the chatbot/website, I always knew what to do next. I feel that I have a great deal of control over my experience using the chatbot/website.	.72	4.80 (1.12)	4.69 (1.10)	4.90 (1.13)
Perceived two-way communication	The chatbot/website enables conversation. The chatbot/website facilitates two- way communications. It is easy to offer feedback to the chatbot/website. The chatbot/website makes me feel it wants to listen to its users.	.89	4.54 (1.24)	4.60 (1.23)	4.48 (1.25)

Enjoyment	I found the interaction with the chatbot/website...	.93	4.81 (1.23)	4.99 (1.31)	4.64 (1.13)
	Interesting				
	Entertaining				
	Enjoyable				
	Pleasant				
Perceived intrusiveness	I think the interaction with the chatbot/website was...	.93	2.89 (1.03)	2.88 (0.98)	2.90 (1.09)
	Distracting				
	Disturbing				
	Forceful				
	Interfering				
	Intrusive				
	Invasive				
	Obtrusive				
Outcome variables					
Recommendation adherence	Imagine you are considering a new health insurance. Please indicate to what extent you agree or disagree with the following statements.	.81	3.83 (1.08)	3.74 (1.07)	3.91 (1.10)
	I would purchase the recommended insurance.				
	I don't think I would ever buy this insurance. (reversed)				
	I would definitely follow the recommendation in the near future.				
	It is very likely that I would buy the recommended insurance.				
Attitudes towards medium	I think the chatbot/website is...	.94	4.79 (1.16)	4.73 (1.20)	4.83 (1.11)
	Bad/Good				
	Unfavorable/Favorable				
	Unsatisfactory/Satisfactory				
	Positive/Negative				
	Liked/Disliked				
Attitudes towards recommendation	I think the recommendation is...	.95	4.66 (1.15)	4.64 (1.16)	4.68 (1.14)
	Bad/Good				
	Unfavorable/Favorable				
	Unsatisfactory/Satisfactory				
	Positive/Negative				
	Liked/Disliked				
Attitudes towards organization	I think the health insurance company is...	.95	4.67 (1.00)	4.58 (0.97)	4.74 (1.02)
	Bad/Good				
	Unfavorable/Favorable				

		Unsatisfactory/Positive/Liked	Satisfactory/Negative/Disliked		
Control variables					
Familiarity (medium)	Interacting with a chatbot/website is very familiar to me.	.86	5.08 (1.26)	4.56 (1.33)	5.54 (0.99)
	I am very knowledgeable about interacting with a chatbot/website.				
Familiarity (insurances)	Health insurances are very familiar to me.	.86	5.19 (1.05)	5.18 (1.07)	5.19 (1.03)
	I am very knowledgeable about health insurances.				

Notes. $N = 242$ ($n_{\text{Chatbot}} = 115$, $n_{\text{Website}} = 127$). All items were measured on a 7-point scale.

Table 2. Experimental conditions

Website Condition	Chatbot Condition
What is your participant ID?	Before we start: What is your participant ID?
Hello and welcome.	Hello and welcome.
<p><i>Expert condition:</i> Our experts continuously work on individual offers for our customers. Based on ten years of professional experience with customers, these experts have developed a choice model. It takes your personal details and your preferences into account.</p>	<p><i>Expert condition:</i> Our experts continuously work on individual offers for our customers. Based on ten years of professional experience with customers, these experts have developed a choice model. It takes your personal details and your preferences into account.</p>
<p>In the following you will be asked some questions that are necessary to make the best recommendation for a health insurance for you, based on this model developed by our experts</p>	<p>My name is Sam and I am here to assist you today. In the following I will ask you some questions that are necessary to make the best recommendation for a health insurance for you, based on this model developed by our experts</p>
<p><i>Algorithm condition:</i> We use algorithms to continuously work on individual offers for our customers. Based on customer data collected in the last ten years, these algorithms will calculate the best choice for you. It takes your personal details and your preferences into account.</p>	<p><i>Algorithm condition:</i> We use algorithms to continuously work on individual offers for our customers. Based on customer data collected in the last ten years, these algorithms will calculate the best choice for you. It takes your personal details and your preferences into account.</p>
<p>In the following you will be asked some questions that are necessary to make the best recommendation for a health insurance for you, on the basis of this algorithm.</p>	<p>My name is Sam and I am here to assist you today. In the following I will ask you some questions that are necessary to make the best recommendation for a health insurance for you, on the basis of this algorithm.</p>
How old are you?	If you agree with this, please type "okay".
What is your gender?	Okay, let's start. How old are you?
What are the first four digits of your postcode?	Thanks. What is your gender?
Are you a legal resident in the Netherlands?	Could you provide me with the first four digits of your postcode?
What is the name of your current health insurance company?	Thanks. Are you a legal resident in the Netherlands?
How important is customer service to you? Is it very important or not so important?	Thank you for providing your demographic information. Now we move on to some other questions. Could you please tell me the name of your current health insurance company?
	Okay. Now I would like to ask you some questions about your preferences. How important is customer service to you? Is it very important or not so important?

Do you travel abroad a lot?

We would like to get an understanding of whether you belong to a special risk group. Did you have multiple sexual partners in the last six months?

What is the budget you are willing to pay for your health insurance? Is it (1) less than 100 Euro, (2) between 100 and 300 Euro or (3) more than 300 Euro per month?

Expert condition: Thanks for providing your personal details and your preferences. Based on the choice model developed by our experts, we will now find the best choice for you.

Algorithm condition: Thanks for providing your personal details and your preferences. Our algorithm will now calculate the best choice for you.

Expert condition: Based on the model developed by our experts, it is recommended having a look at the insurances of ZorgPlus. This company might be ideal for your demographic and fits your needs and preferences best.

Algorithm condition: Our algorithms have calculated the best choice for you and recommend having a look at the insurances of ZorgPlus. This company might be ideal for your demographic and fits your needs and preferences best.

Thanks for your time and goodbye! To continue, you will need a conversation code, this code is [CONVERSATIONCODE]. Please don't forget to click on submit.

Thanks. Do you travel abroad a lot?

Thanks for your answer. To get an understanding of whether you belong to a special risk group, I would like to know whether you had multiple sexual partners in the last six months?

Thanks. Lastly, I would like to know the budget you are willing to pay for your health insurance. Is it (1) less than 100 Euro, (2) between 100 and 300 Euro, or (3) more than 300 Euro per month?

Expert condition: Thanks for providing your personal details and your preferences. Based on the choice model developed by our experts, I will now find the best choice for you. This will take a few seconds.

Algorithm condition: Thanks for providing your personal details and your preferences. Our algorithm will now calculate the best choice for you. This will take a few seconds.

Expert condition: Based on the model developed by our experts, I recommend having a look at the insurances of ZorgPlus. This company might be ideal for your demographic and fits your needs and preferences best.

Algorithm condition: Our algorithms have calculated the best choice for you and recommend having a look at the insurances of ZorgPlus. This company might be ideal for your demographic and fits your needs and preferences best.

Thanks for your time and goodbye! To continue, you will need a conversation code, this code is [CONVERSATIONCODE].
