

No Face, No Effect: AI-Acceptance, Not “Human vs. Robo,” Moves the Money

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Abstract

We examine persuasion in faceless advisory interfaces that strip anthropomorphic cues and isolate advisor identity (human vs. robo), differentiating how advisor type, trust, and AI-acceptance shape willingness to follow advice versus willingness to invest in the option. In a randomized experiment ($N = 262$), advisor type shows no main effects on following advice or willingness to invest. Instead, AI-acceptance governs responses. AI-acceptance produces a robust crossover for willingness to invest (high AI-acceptance investors prefer robo advice; AI-skeptics prefer human advice). Across all models, trust explains the most variance, while age does not condition advisor effects. The study exposes a hidden fault line in digital advice and shifts the focus from who gives advice to AI-acceptance, and from following advice to investment intention: trust drives following advice, while AI-acceptance moves investment intention. For managers: build trust architecture, segment by AI-acceptance, and stop paying for “more human” labels.

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