

Risk Perception and Risk Behavior in Response to Service Robot Anthropomorphism in Banking: Effects and Individual Differences

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Abstract

In an online experiment (N = 293) we investigated how differently anthropomorphized service robots (low, medium, high, human) affect risk perceptions (psychological, functional, privacy, time) and risk behaviour in a fictitious bank. We find that risk perceptions are the lowest for medium (vs. high) anthropomorphism and mediated by uncanniness. Risk behaviour remained unaffected by the anthropomorphism manipulation. Moderation analyses show that technology readiness overall attenuates the main effect on time risk perception but amplifies it for high anthropomorphism. High behavioural inhibition increases risk behaviour under exposure of low anthropomorphism. Findings also suggest that medium anthropomorphism robots may substitute human tellers.

Keywords: *anthropomorphism; risk-perception; risk-behaviour*