Experiment 1

* StartDate: Time the participant started the experiment.
* EndDate: Time the participant ended the experiment.
* Accessed: Whether the participant accessed the explanation; 0 = no; 1 = yes.
* Exclusion\_analysis: Whether the participant was excluded in supplementary analysis discussed in the discussion section of the experiment; 1 = yes, 0 = no.
* Attention\_Check: Number of times the participant clicked on the attention check.
* Understanding: How well do you understand how the VantageScore algorithm works?; 1 = do not understand at all, 7 = understand completely.
* Gender: Gender of the participant; 1 = male; 2 = female; 3 = prefer not to say.
* Age: Age of the participant.
* Condition: Experimental conditions.

Experiment 2

* StartDate: Time the participant started the experiment.
* EndDate: Time the participant ended the experiment.
* Accessed: Whether the participant accessed the explanation; 0 = no; 1 = yes.
* Attention\_check: Number of times the participant clicked on the attention check.
* Choice: Which robo-advisor do you choose?; 1 = Robo-advisor A; 2 = Robo-advisor B.
* Understanding: Which of the statements below best represents your understanding of how the two robo-advisors work?; 1= I understand better how robo-advisor A works; 7=I understand better how robo-advisor B works.
* Accuracy\_A: What was the accuracy rate of robo-advisor A? (please
* answer in numbers, no “%” sign).
* Accuracy\_B: What was the accuracy rate of robo-advisor B? (please
* answer in numbers, no “%” sign).
* Explanation\_check: For which robo-advisor did you have the opportunity to access
* an explanation by clicking on a link?; 1= Only robo-advisor A; 2= Only robo-advisor B; 3= Both robo-advisors A and B; 4 = Neither robo-advisor.
* Gender: Gender of the participant; 1 = male; 2 = female; 3 = prefer not to say.
* Age: Age of the participant.
* Condition: Experimental conditions.

Experiment 3

* StartDate: Time the participant started the experiment.
* EndDate: Time the participant ended the experiment.
* Attention\_check: Number of times the participant clicked on the attention check.
* Intentions: Assuming you were looking to invest some money, how likely would you be to use this robo-advisor?; 1 = very unlikely; 7 = very likely.
* Trust1: [Bank name] is a trustworthy company; 1= strongly disagree; 7 = strongly agree.
* Trust2: I can trust [bank’s name]; 1= strongly disagree; 7 = strongly agree.
* Transparency1: [bank’s name] is transparent; 1= strongly disagree; 7 = strongly agree.
* Transparency2: bank’s name] has nothing to hide; 1= strongly disagree; 7 = strongly agree.
* Understanding: I understand how the [algorithm’s name] robo-advisor works; 1= strongly disagree; 7 = strongly agree.
* Empowerment1: I feel empowered to use the [algorithm’s name] robo-advisor effectively; 1= strongly disagree; 7 = strongly agree.
* Empowerment2: I feel empowered to deal with the recommendations of the [algorithm’s name] robo-advisor; 1= strongly disagree; 7 = strongly agree.
* Accessibility: To what extent do you feel you could access the article that describes how the [algorithm’s name ] robo-advisor works, if you wanted to?; 1 = I would not be able to access it; 7 = I could easily access it).
* Gender: Gender of the participant; 1 = male; 2 = female; 3 = prefer not to say.
* Age: Age of the participant.
* Condition: Experimental conditions.
* Questions\_order: Order randomization questions about trust&transparency, understanding, and empowerment.

Experiment 4

* StartDate: Time the participant started the experiment.
* EndDate: Time the participant ended the experiment.
* Attention\_check: Number of times the participant clicked on the attention check.
* Text: Participants were asked to write down, with a fill-in-the-blank question, specific information about the text presented.
* Understanding: How well do you understand how the Ai.XR works?; 1 = do not understand at all; 7 = understand completely.
* Intentions: How likely would you rely on the recommendations of this algorithm?; 1 = very unlikely; 7 = very likely.
* Empowerment1 I feel empowered to learn how to use the Ai.XR algorithm effectively; 1= strongly disagree; 7 = strongly agree.
* Empowerment2: I feel empowered to learn how to deal with the recommendations of the Ai.XR algorithm; 1= strongly disagree; 7 = strongly agree.
* Pointers1: I can tell who can understand how the Ai.XR algorithm works; 1= strongly disagree; 7 = strongly agree.
* Pointers2: I can tell who has knowledge about how the Ai.XR algorithm works; 1= strongly disagree; 7 = strongly agree.
* Trust1: The company that developed the Ai.XR algorithm is trustworthy; 1= strongly disagree; 7 = strongly agree.
* Trust2: I can trust the company that developed the Ai.XR algorithm; 1= strongly disagree; 7 = strongly agree.
* Transparency1: The company that developed the Ai.XR algorithm is transparent; 1= strongly disagree; 7 = strongly agree.
* Transparency2: The company that developed the Ai.XR algorithm has nothing to hide; 1= strongly disagree; 7 = strongly agree.
* Gender: Gender of the participant; 1 = male; 2 = female; 3 = prefer not to say.
* Age: Age of the participant.
* Condition: Experimental conditions.
* Questions\_order: Order randomization questions about trust&transparency, empowerment, and knowledge pointers.

Experiment 5

* StartDate: Time the participant started the experiment.
* EndDate: Time the participant ended the experiment.
* Attention\_check: Number of times the participant clicked on the attention check.
* Understanding: How well do you understand how the Clothing Affinity algorithm works?; 1 = do not understand at all, 7 = understand completely.
* Intentions: How likely would you be to rely on the recommendations of the Clothing Affinity algorithm?; 1 = very unlikely; 7 = very likely.
* Empowerment1: I feel empowered to learn how to use the algorithm effectively;1 = not at all, 7 = completely.
* Empowerment2: I feel empowered to learn how to deal with the recommendations of the algorithm; 1 = not at all, 7 = completely.
* Gender: Gender of the participant; 1 = male; 2 = female; 3 = prefer not to say.
* Age: Age of the participant.
* Condition: Experimental conditions.

Experiment 6

* StartDate: Time the participant started the experiment.
* EndDate: Time the participant ended the experiment.
* Attention\_check: Number of times the participant clicked on the attention check.
* Intentions: How likely would you be to use this app?; 1 = very unlikely; 7 = very likely
* Understanding: How well do you understand how this app uses your personal information?; 1 = do not understand at all, 7 = understand completely.
* Empowerment1: I feel empowered to learn how to use the app effectively. 1= strongly disagree; 7 = strongly agree.
* Empowerment2: I feel empowered to learn how to deal with the recommendations of the app; 1= strongly disagree; 7 = strongly agree.
* Gender: Gender of the participant; 1 = male; 2 = female; 3 = prefer not to say.
* Age: Age of the participant.
* Condition: Experimental conditions.

Experiment 7

* StartDate: Time the participant started the experiment.
* EndDate: Time the participant ended the experiment.
* Attention\_check: Number of times the participant clicked on the attention check.
* Understanding: How well do you understand how the DRX1 works? 1 = do not understand at all, 7 = understand completely.
* Intentions: How likely would you be to use the DRX1?; 1 = not at all, 7 = very much.
* Empowerment1: I feel empowered to learn how the DRX1 algorithm works;1 = not at all, 7 = completely.
* Empowerment2: I feel empowered to learn how to deal with the recommendation of the DRX1 algorithm;1 = not at all, 7 = completely.
* Gender: Gender of the participant; 1 = male; 2 = female; 3 = prefer not to say.
* Age: Age of the participant.
* Condition: Experimental conditions.