Title: **Robo-Advisor Adoption, Willingness to Pay, and Trust—An Experimental Investigation Pre and During Covid-19**

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3. Abstract
We compare readiness to adopt and willingness to pay for (as a proxy for trust) financial advice provided three ways (algorithm, human, and a hybrid of algorithm and human) using an online and a computerized laboratory experiment. Our experiments were conducted pre and during Covid-19 period, this enables to compare the Covid-19 effect. For the same potential financial advice, we investigate age, gender, time and other control variables (financial literacy and technology adoption) to learn about differences in the readiness to adopt and pay for the different advice options.

4. Data description
On line and lab experiments with students and representative sample of the population.

5. Key-words
robo-advisor, willingness to pay, trust, technology adoption, financial literacy, experiment, covid-19