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Exploring The Impact Of Nudging In Digital Tip Recommendations ... A Behavioral Perspective ...Is 28% The New Normal?

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Abstract– *Consumer behaviour regarding giving tips, i.e., gratuities, has changed dramatically with the onset of the Covid 19 Pandemic, coupled with the increased use of digital payment platforms and devices, which has made it easier for businesses to prompt customers for tips, using preselected tipping recommendations, often starting at 18% or 20%. These digital payments have become increasingly prevalent across various payment platforms and touchscreen kiosks, which has streamlined the tipping process but also introduced new dynamics through tipping recommendations. Tipping prompts integrated into these systems expanded the contexts in which customers were asked to tip, potentially leading to increased pressure and a shift in tipping behavior. industries. This paper examines the influence of digital tip recommendations on customer tipping behavior, satisfaction levels, and the emergence of consumer guilt that was exacerbated by the onset of the Covid-19 Pandemic. the specific gap this paper tackles: "No prior study has isolated how escalating default ranges (e.g., 10–20 vs. 20–28%) alter both tip size and downstream loyalty.*

Through a comprehensive analysis of empirical data gathered from surveys and experimental studies, this research elucidates the multifaceted effects of digital tip suggestions and empathy for service workers during the Covid-19 Pandemic, on customer behavior and emotions. The findings reveal intricate dynamics between digital tip recommendations and tipping behavior, indicating nuanced relationships with customer satisfaction levels. Additionally, the study uncovers the phenomenon of consumer guilt arising from digital tip recommendations, shedding light on a previously unexplored aspect of tipping interactions. This research contributes to both theoretical understanding and practical implications for businesses seeking to optimize customer experiences in the digital era.

Keywords– *consumer guilt, customer guilt, customer satisfaction, digital tipping, guilt tipping, tipping, tipping behaviour, tipping on services, tipping recommendations*

I. INTRODUCTION

Has the consumer behaviour associated with tipping changed during and post Covid? Was the Covid effect moderated by factors including enhanced social-pressure, and altruism? According to Tronvoll and Edvarsson, crises, such as the Covid-19 Pandemic that the world experienced beginning in 2020 can alter the interactions between people and eradicate prevailing norms and rules (2022). To further understand customer experiences in and after a disruptive crisis, one must first understand the customer journey, in which customer experiences occur. Customer experiences entail an evolving evaluation of contextual cues and linked touchpoints. The customer journey begins at the first touchpoint that a customer has with a business. It may begin with online engagement, a phone call or an in-person visit, it continues through the delivery of the service and extends to the conclusion of the service (Lemon and Verhoef, 2016). According to Lemon and Verhoef (2016), "extreme crisis can have a strong, negative and enduring effect on the customer experience," and the usual touchpoints and cues may suddenly seem inadequate.

During the Covid-19 Pandemic empathy rose to a new level for service workers who potentially exposed themselves to Covid and continued to do so, returning shift after shift. People showed their appreciation to services workers by thanking them with public displays of gratitude, such as home made thank you signs put up outside of hospitals, police stations and fire stations thanking the essential service workers. Customers wrote personal thank you letters to service delivery workers who delivered groceries and other essentials to their doorsteps. These workers faced unequal risks, hardships and exposure to Covid in order to provide essential services to the public. It was the person that delivered your groceries to your doorstep, the dentist that treated your toothache and fixed your cavity. As the pandemic dragged on and people slowly learned how to live with the threat of Covid, more services workers went back to work to provide us services such as haircuts, manicures, make us iced lattes and provide us with other services.

We, as a society also began giving service workers much higher tips than was customary pre-pandemic. Additionally, we began to tip service workers for other services that we did not customarily tip pre-pandemic. Every culture have embedded norms that provide moral underpinnings for a system to work, and enables customers to communicate a set of values and ideas associated with the approval or disapproval services received. When these embedded norms are disrupted the social forces that affect the customer experience becomes challenging to understand (Tronvoll and Edvarsson, 2022). During the pandemic the speed of change in the context of customers, service providers and services rendered led to uncertainty in the context of the customer's experience.

One of the social cues embedded in the culture of the United States is the use of tips in the service industry, as a proxy for the quality of services received from a service provider. . A tip is defined as a customary voluntary gratuity. Examples of service industries that are embedded with tipping norms including tipping a server at a restaurant, tipping a bellhop at a hotel for taking your luggage to your room, tipping a barista for making a coffee at a coffee shop and tipping a hairdresser for cutting and styling a customer's hair at a salon. Since tipping behaviours vary in different cultures this study focuses on the United States.

To delve into the behavioural phenomenon known as tipping we need to understand what tipping is and why it is a critical piece of the service industry in the United States. Tipping wasn't always popular in the United States. In 1915 an anti-tipping movement led to six states including Iowa, South Carolina, Tennessee, Washington, Mississippi, and Arkansas to abolish tipping (Chandar, et al 2019). However, since then tipping has become an important economic phenomenon, involving about $47 billion a year in the US food industry alone, and trillions of dollars across different occupations. Moreover, tipping is a major source of income for millions of workers. According to the IRS, for a tip to be considered a "qualified tip," the amount must: (a) be paid voluntarily without any consequence in the event of nonpayment; (b) not be the subject of negotiation; and (c) be determined by the payor (Pritchard, Jordan, Weissman, and Dawson, 2025). The current federal minimum wage in the United States is $7.25 per hour. However, the federal minimum wage for tipped employees is currently $2.13 per hour. Service workers depend on tips to make up a substantial portion of their income. According to the ADP 57% of restaurant servers income is made up of tips (Nezaj, 2024). The service sector is a major source of employment, with over 86% of the US workforce now employed in service-related industries. Other workers receiving tips from customers include airport porters, baristas, bartenders, bellmen, busboys, concierges, courtesy van drivers, croupiers, doormen, golf caddies, hotel maids, parking valets, sommeliers, taxicab drivers, tour guides, and waiters.

There are two potential reasons given in the psychology literature regarding why people tip: future service and social norms. A customer believes that future service will depend on the tip left today and their desire to conform to social norms 'so that they will be liked and accepted by other people (Aronson, Wilson, and Akert 1999, 294). According to a Matthew Renfrew The average tip prior to the COVID-19 Pandemic was reported by the Square payment platform to be 16%. In January 2023, the average was 20%. The shifts in tipping culture were influenced by factors like the pandemic, increased awareness of worker wages, tip creep and and technology (Renfrew, 2023). The Covid 19 Pandemic heightened peoples' desire to conform and belong. According to Shubhranshu Singh, a marketing professor at Johns Hopkins University, who focuses on business strategy and management, the tipping creep began because " We started tipping people we didn't use to tip and tipping more than usual as a way to support essential workers at a time of crisis." Tipping as fast-food coffee shops like Dunkin Donuts and Starbucks crept into the norm, partially facilitated by new technology and digital payment systems. Customers were being prompted to give tips on services that they did not normally tip on pre-covid and the amount of the tipping prompts increased from 10% -15% to 15%-20% and in some cases 20% - 28%. These new tipping prompts lead to feelings of increased pressure and a change in tipping behavior (Sing, 2024). According to California State University professor Nora Moran "During the pandemic, it became normal to tip more because people realized the value that essential workers have and, of course, the economic situation was different," Moran said. " While tipping has always been a way to supplement service worker income, it just opened the floodgates. It suddenly became more common to ask for tips in new contexts."

According to a 2023 Pew Research survey of nearly 12,000 adults in the U.S., about 72% say they are being asked to tip service workers more frequently than in the past (Rojas, 2024).

Technology and Digital Payment Systems: Computers have migrated from research labs onto desktops and into everyday life, they have become more persuasive by design. Today computers are taking on a variety of roles as persuaders, including roles of influence that traditionally were held by teachers, coaches, clergy, therapists, doctors and salespeople, among others. Customer behavior can be affected by digital architecture and the strategic use of the default effect. The default effect refers to the tendency of consumers to accept the default option when faced with a choice, rather than making an active decision (Lockton, 2012). On digital payment platforms this design takes the form of digital tip recommendations. The widespread adoption of digital payment platforms and touchscreen kiosks streamlined the tipping process but also introduced new dynamics. Tipping prompts integrated into these systems expanded the contexts in which customers were asked to tip, potentially leading to increased pressure and a shift in tipping behavior.

Stacey Vanek Smith states suggests that tipping "has become as much a part of our daily lives as getting our to-go coffee: the screen turn. It's the moment when you've ordered your coffee and the barista turns the payment screen toward you, with prompts asking you for a tip. One woman posted a video on TikTok after being asked to tip for her Subway sandwich that she panicked when visiting Subway, asking if tipping at Subway something we do now?" (2023). Felix Richter explains that Pew Research Center survey found that "72 percent of Americans feel that tipping is now expected in more places compared to five years ago and that 29 percent of respondents think of tipping as an obligation rather than a choice". He further explains that digital payment systems are creating increased customer frustration by "suggesting high tip percentages during the payment process, making a generous tip feel like the standard option that customers are forced to consciously (and seemingly stingily) opt out of" (Richter, 2024). The pressure to tip has increased over the past year," A Bankrate survey showed that 64% of people that were surveyed have negative feelings toward tipping and express frustration with tipping (Richter, 2024). NerdWallet's consumer budgeting report also found — a feeling now known as "guilt tipping." According to Tim Self, assistant professor of hospitality at Austin Peay State University in Clarksville, Tennessee. "'Guilt tipping' is on the rise. Particularly when it comes to payment prompts with predetermined options that can range between 15% and 35% for each transaction, "the guilt kind of washes over you," Self said. Another customer askes "Why am I tipping 20% for pick-up orders? I drive there, pickup my food, and have zero table service! But I am guilted into leaving a tip because the payment screen shames me into it" (Richter, 2024).

People are making a greater number of decisions in digital environments such as mobile point-of-service systems. However, these decisions are not always made rationally. People's decisions have been shown to be influenced by the choice environment in which a set of choices is presented (Thaler & Sunstein, 2008). Additionally, it has been shown that choices can never be presented in a neutral way, therefore all choice environments are subject to either advertent or inadvertent bias (Johnson et al., 2012; Thaler, Sunstein & Balz, 2012). The inherent lack of neutrality in choice environments coupled with the current understanding of heuristics (Mirsch, Lehrer & Jung, 2017a).

The continuous advancement of technology has offered business the option of mobile payment methods for sale transactions. The use of Mobile point-of-sale systems, utilizing electronic heuristics, such as iPads, proliferated during te Covid 19 Pandemic. These digital payment platforms often provide customers with screens that feature suggest tip recommendations that can then be calculated on the total bill. This has led some customers feeling obligated to leave a tip or tip amounts larger than they would otherwise prefer (Kim, 2018; Levitz, 2018, Taylor 2016, Singh 2022.) In other words, customers may feel pressured to tip their server, resulting in potentially greater tips for servers in the short-term but also greater negative feelings from customers towards the establishment in the long-term. Thus, it remains to be seen whether differences in payment methods affect tip sizes in the service context. Taken together use of mobile point-of-sale systems, suggested tip amount options, and the interplay between the potential added pressure to tip via a tip screen payment method and the social pressure of the customer-server interaction on tipping behavior have not been comprehensively represented in the literature.

II. Study Design

The study design for this paper is a between-subjects study. Customers were approached at three different nail and beauty salons located in an urban city in the Midwest region of the United States. In an effort to minimize noise from different types of salons only individually owned were included, franchise salons were excluded from this study. Also, all of the nail and beauty salons were located in strip malls. The nail and beauty salons were chosen for the type of tip recommendations that they provided for their customers. There were three different tip-range recommendation levels included in this study including:

1) A nail and beauty salon that only provided a a blank line to fill in an amount for a tip,
2) A nail and beauty salon that included a tip recommendation of 10%, 15%, 20%,
3) A nail and beauty salon that included a tip recommendation of 20%, 25%, 28%.

An equal number of participants were chosen from each store. There were a total of 90 customers surveyed, 30 customers from each store. Customers were asked to fill out an anonymous short survey on the service that they had just received from the nail and beauty salon. There were three different sets of surveys, one set for each different tip-range recommendation level. All of the surveys included the following four questions:

The questionnaire consisted of the following four questions:
1) What was your total bill?
2) What was your tip in terms of percentage to your total bill?
3) What was your tip size in terms of dollars?
4) How likely are you to recommend us to someone you know, on a scale of 0 - 10?

There were three survey sets, each with different tip-range recommendation level:
- Blank line to fill in tip
- 10%, 15%, 20%
- 20%, 25%, 28%

The fourth question "How likely are you to recommend us to someone you know, on a scale of 0 - 10?" was used as a proxy for a net promoter score. The net reporter score is widely used in business to determine customer satisfaction and loyalty. According to Adams et al. (2022) the net promoter score's widespread use is due to its ease of use and high completion rate. Eklof et al. (2020) uses the net promoter score to measure employee performance based on customer loyalty. while 9-10 scorers represent "promoters". The net promoter score
is calculated by subtracting an organization's percentage of detractors from promoters. The Net Promoter Score classifies customer's loyalty into three segments: Promoter, Passive, or Detractor.
Detractors: Customers who leave a rating between 0 and 6 are considered detractors, indicating a bad customer experience.
Passives:Customers who leave a rating of 7 or 8 are considered passives, indicating a passable customer experience with room for improvement.
Promoters:Customers who leave a rating of 9 or 10 are considered promoters, indicating a good customer experience.
The most positive effect comes from the "Promoters" and their word-of-mouth recommendations. The role of personal recommendations in a positive factor in a customer's buying process. Multiple studies confirm that consumers find that recommendations from family or friends to be the most trusted sources of information about brands (Nielsen, 2010). A few studies have shown there to be a higher likelihood that customer that is rated as a 'promoter', per their Net Promoter Score, will, in fact, recommend the company (Romaniuk et al., 2011) or engage in positive word-of-mouth regarding a company (Raasens & Haans, 2017).
This study at the monetary size of the tipping recommendations. Alexander et al. (2020) demonstrate that larger tip recommendations have a positive effect on customers' tipping behavior. However, Zarrabian (2019) states that very high tip suggestions may induce some reactance, thus nullifying the positive effects of tip suggestions. Specifically, manipulated actions to induce high tips seem to lead to adverse reactions.

When an individual's perceived control or freedom is threatened, it leads to a negative response (Lee & Lee, 2009).

H1: An explicit request to tip a specific monetary has a negative effect on tip size.
H1a: An explicit request to tip suggestions perceived above the norm has a negative effect on tip size.
H2: An explicit request to tip suggestions perceived above the norm has a negative effect on companies Net Promoter Score.

III. FINDINGS

TABLE I

VARIABLE	NO TIP RECOMMENDATION	10%, 15%, 20%	22%, 25%, 28%
# OF OBSERVATIONS	30	30	30
BILL SIZE IN DOLLARS	$60	$70	$70
TIP SIZE IN DOLLARS	10	15	10
TIP IN PERCENTAGE OF BILL	16.67%	21.42%	14.28%
NET PROMOTER SCORE	18	17	12

First, we hypothesized that people would have more negative feelings towards establishments that utilize a tip screen compared to establishments that do not make tip recommendations, due to increased pressure to tip. This hypothesis was observed. 1a. Additionally, we hypothesized that people would have more negative feelings towards establishments that utilize a tip screen, with tip recommendations above the norm, compared to establishments that utilized tip screens with tip recommendations within the norm of recommendations. This hypothesis was observed. Lastly, we hypothesized that establishments that utilize a tip screen, with tip recommendations above the norm, would have a negative effect on companies Net Promoter Score. This hypothesis was observed.

IV. CONCLUSIONS AND LIMITATIONS

Preliminary findings suggest that default tipping settings significantly increased the likelihood of tipping and influencing the magnitude of tips given. Moreover, this effect appears to be mediated by factors such as social norms. The limitations to this study include the small sample size of 90 respondents, plus gender and industry bias. The surveys were only administered to customers of nail and beauty salons, this influence may vary across different service industries, and the customer were all female. A geographic limitation may further limit the generalizability of this study since the salons were all located in one large urban Midwest city, According to a survey by US Today tipping norms in the United States exhibit some regional variations between urban and rural locations. In the 2023 survey California was listed as the state with the highest average tip in the restaurant industry of 22.69% compared to Mississippi with an average tip of 14.22% (Probert, 2023). Further research should involve surveying customers of different genders, in different industries located in different geographical areas.

The implications of these findings extend beyond the realm of tipping behavior, shedding light on the broader applicability of use of mobile point-of-sale systems, suggested tip amount options, and the interplay between the potential added pressure to tip via a tip screen payment method, the social pressure of the customer-server interaction and the use of digital nudging techniques in shaping consumer decisions. By understanding how default settings subtly influence behavior, businesses can strategically design their environments to promote pro-social behaviors while respecting individual autonomy. This

research contributes to the growing body of literature on behavioral economics in a post-Covid era, including the effects of empathy for service workers and the gratuities in the corresponding service industry.

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