StarTribune
BUSINESS
MONEY • WORK • KNOW-HOW
MONDAY, AUGUST 7, 2023 • SECTION D

Technology behind tipping
Small businesses have gravitated toward putting touch-screen payment processing platforms on the counter

Psychology behind tipping
"You feel bad about yourself if you hit 'no tip," said Nathan Warren, assistant professor at BI Norwegian Business School

GUILT AND GRATUITIES

Touch-screen requests are everywhere: Here's how to navigate the new world of tipping

Story by JESSIE VAN BERKEL • Illustration by STEVE ZIMMERMAN • Star Tribune

A.M. Roberts was paying for an hourlong paddleboard rental on the Chain of Lakes when the screen flipped and she was faced with a familiar question.

Should she tip? How much?

Whether renting a paddleboard, buying movie theater snacks, using a self-service dog wash or grabbing takeout, consumers seem to be asked to tip for a growing number of far-flung services in addition to traditional dining — and are often forking over large sums.

Researchers, shoppers and local businesses see many reasons for the change. The proliferation of touch screens. A pandemic-inspired appreciation for customer service workers and local businesses. Strong U.S. spending. Social pressure. Guilt.

At Wheel Fun Rentals on the shore of Bde Maka Ska, Roberts selected 15% from the options of 8%, 15%, 20% and 25%.

"I did feel weird about it, I'm not going to lie," she said. At restaurants she usually selects 20%, but said tipping for rental equipment felt different and unexpected.

It's not the first time she has been surprised by a tip request, noting that she ordered from a screen at an airport restaurant and was asked to tip before she ever saw the waitstaff.

See **TIPPING** on D3 ►

Grow Your Cash at TopLine With
5.10% APY*
12 MO.** certificate
4.00% APY*
24 MO.** certificate
New money only. Minimum of $1,000 to open.

Safely Store Your Cash With
4.00% APY*
TopLine Savings Account
minimum of $100,000-$249,999†
4.25% APY*
TopLine Savings Account
minimum of $250,000††

TopLine Financial Credit Union
Scan to learn more!
Connected, we all do better.
763-391-9494 | TopLinecu.com

All TopLine savings accounts, money markets and share certificates are federally insured up to at least $250,000, and IRAs are insured for an additional $250,000 by the National Credit Union Administration (NCUA). Membership with a $5.00 Share Savings Account is required. Offer is good through 8/31/23. *APY means Annual Percentage Yield. Rates effective as of 8/31/23. Rates are subject to change after account has been opened. **Minimum balance of $1,000.00 required to open certificate. Unless otherwise disclosed, dividends are calculated daily and paid quarterly. A penalty may be imposed for early withdrawal, which may reduce account earnings. At maturity certificate will automatically renew for term at the current market rate if not withdrawn. APY is accurate as of the last dividend declaration date. †Minimum balance of $100,000 to $249,999 required to open TopLine Savings account. ††Minimum balance of $250,000 or more required to open TopLine Savings account. Balances that fall below the minimum will not earn dividends and may incur a monthly fee, which will reduce account earnings. Dividends are calculated daily and paid monthly. Fees could reduce earnings. Visit TopLinecu.com or call 763-391-9494 for more details about rates and terms. Federally insured by the National Credit Union Administration.
NCUA