

TIPPING / SERVICE CHARGES RESEARCH



Coimisiún um
Iomaíocht agus
Cosaint Tomhaltóirí

Competition and
Consumer Protection
Commission



B&A

INTRODUCTION

01



Background, Objectives & Methodology

This research was conducted on behalf of the Competition and Consumer Protection Commission (CCPC) to gather information on consumer experiences related to additional charges they might have paid when using services in the Republic of Ireland.

It explores:

- Tipping behaviours including where consumers typically tip and by how much
- Consumer preferences between different tipping screen layouts (see next slides) including whether the layout of digital prompts influence tipping amounts
- The incidence of accidental tipping via tipping terminals
- The prevalence of unexpected charges consumers might have paid that they were not informed about

The questionnaire was designed by Ipsos B&A and the Competition and Consumer Protection Commission.



- 1,048 interviews were conducted with respondents aged 18+.
- Fieldwork conducted online via Ipsos B&A's Acumen panel between 7th to 22nd of October 2025.
- Quota controls on age, gender, social class, region & area ensures a nationally representative audience.
- Data is then weighted in line with the most up-to-date CSO estimates of the population.

FINDINGS

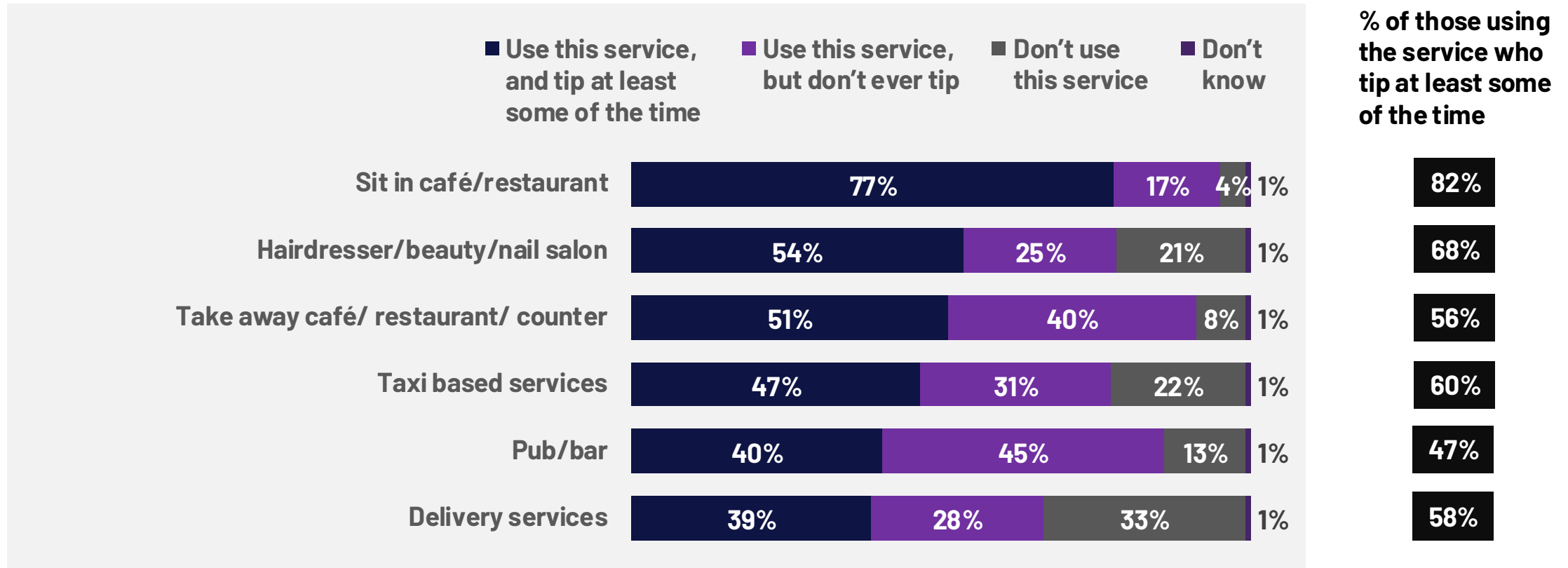
02



SECTION 1: GENERAL CONSUMER BEHAVIOUR

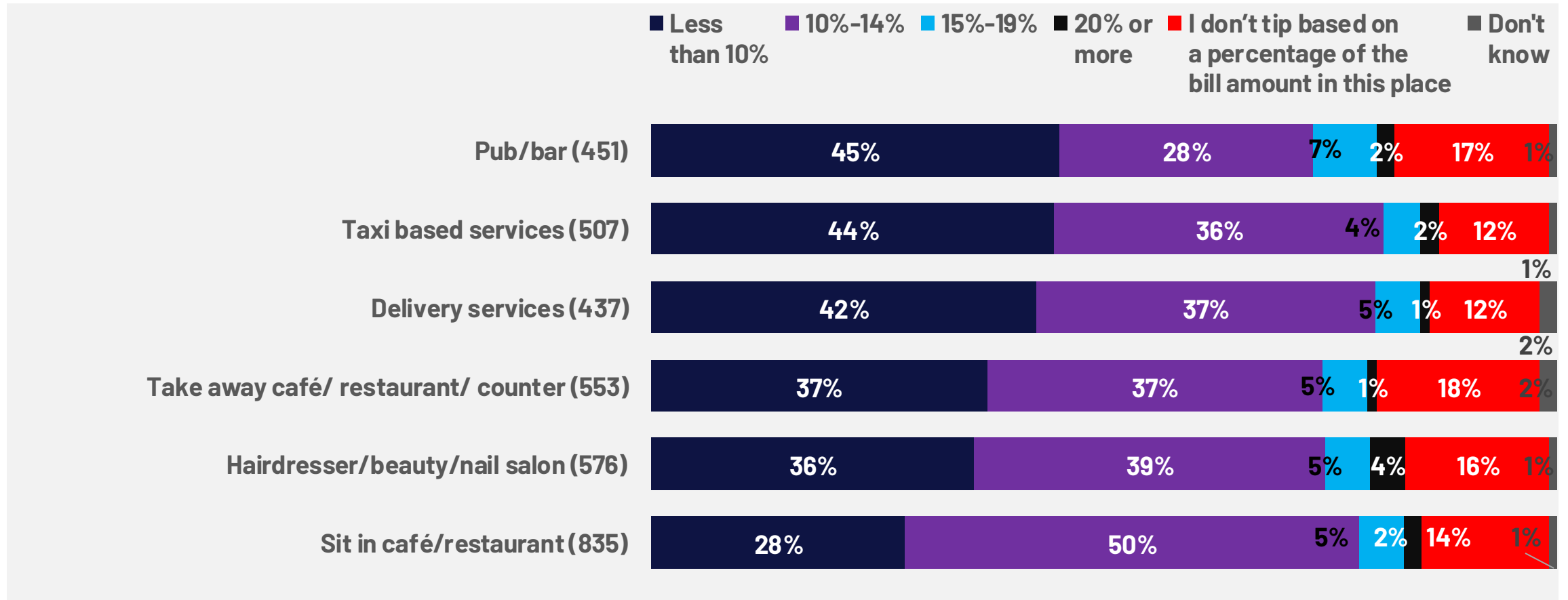


Tipping behaviours across different services



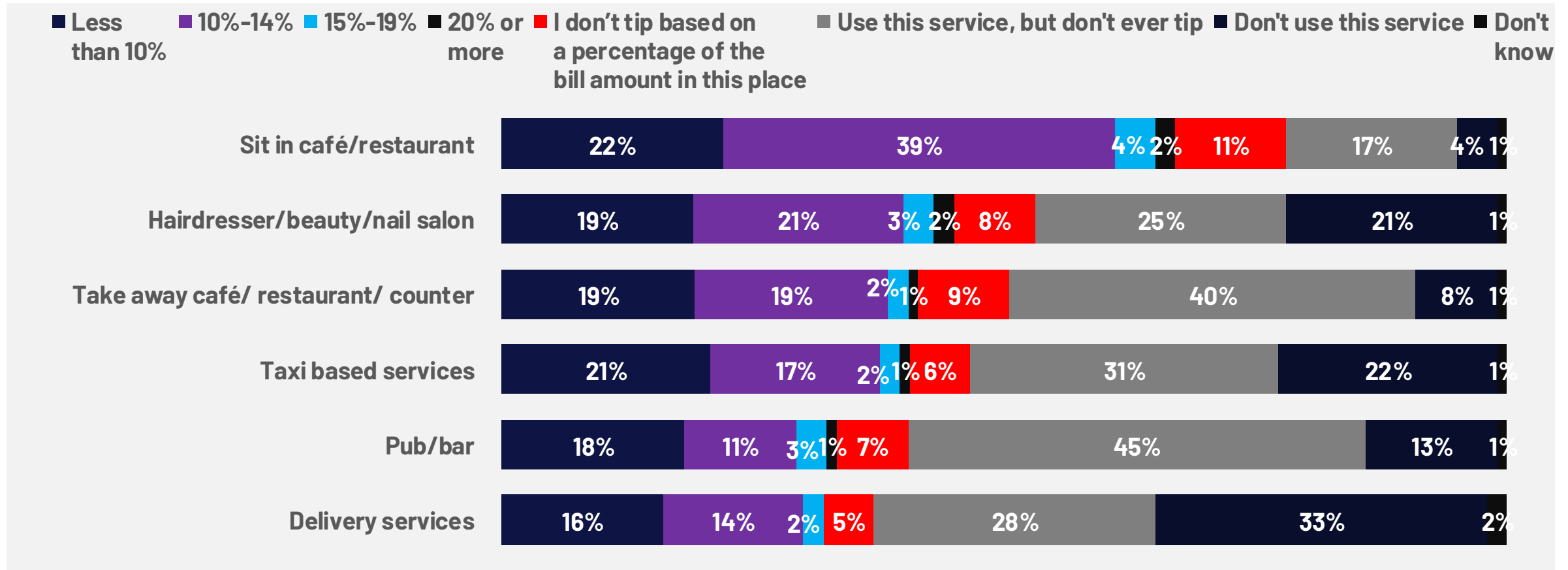
Q.1a Thinking about the following services in the Republic of Ireland, please indicate whether or not you use them and ever tip when using them.
Base: All Respondents: 1,048

Percentage of the bill or purchase price typically tipped



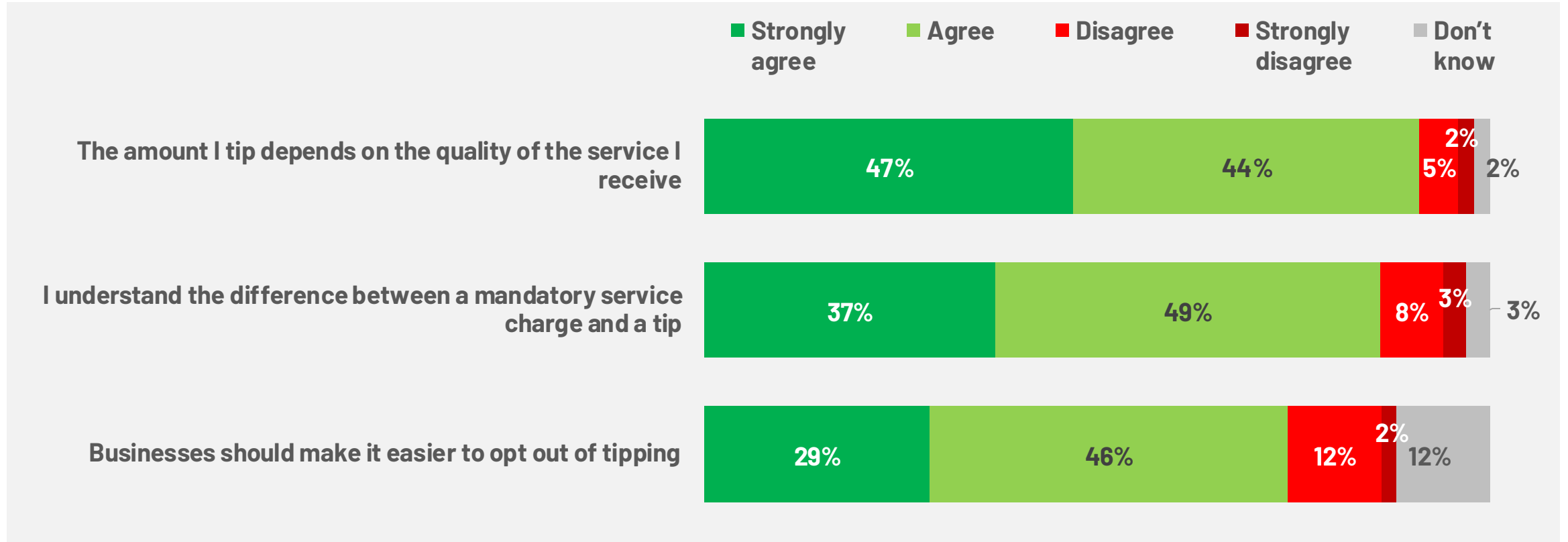
Q.2a Thinking about the following services where you tip, what percentage of the bill or purchase price do you typically tip?
 Base: All who use the service and tip at least some of the time: base sizes vary by service

Percentage of the bill or purchase price typically tipped



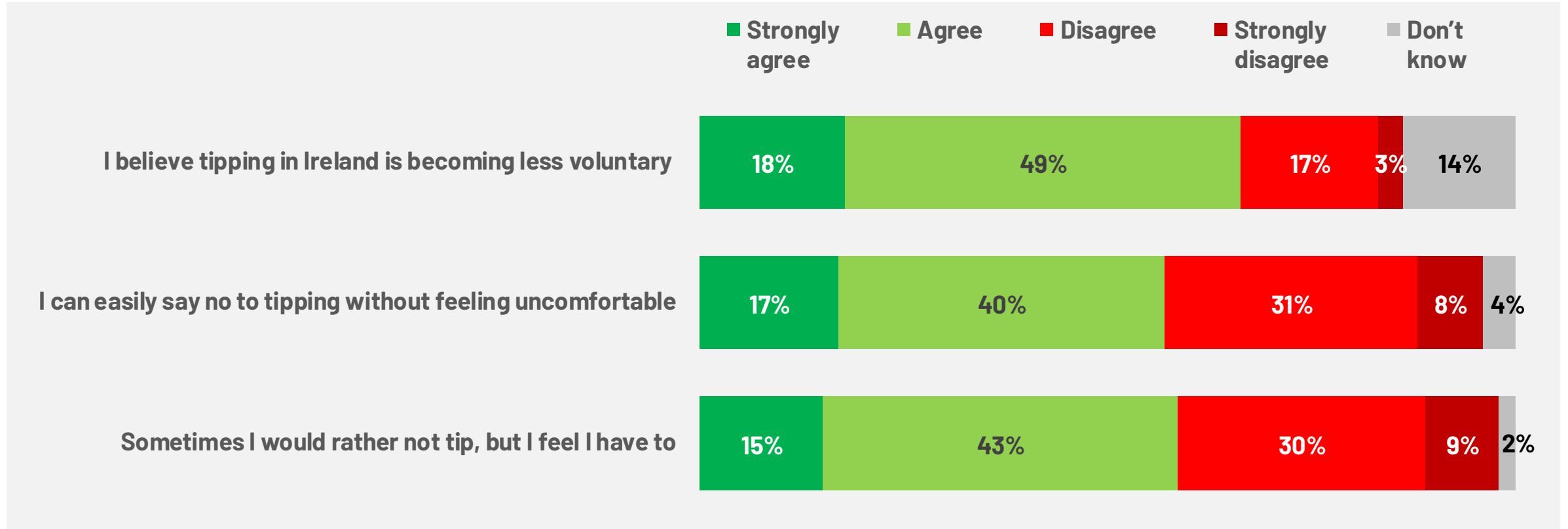
Q.2a Thinking about the following services where you tip, what percentage of the bill or purchase price do you typically tip?
Base: All Respondents: 1,048

Consumer attitudes towards tipping practices – I



Q.5 To what extent do you agree or disagree with the following statements?
Base: All Respondents: 1,048

Consumer attitudes towards tipping practices - II



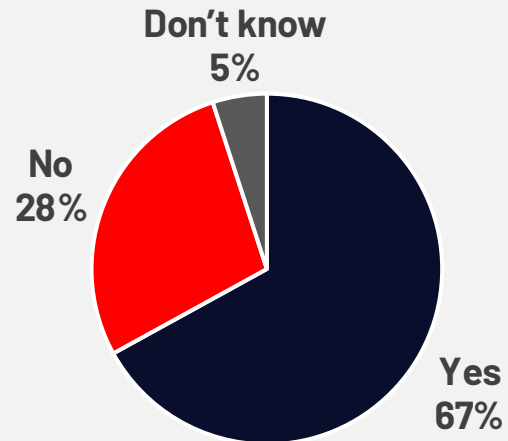
Q.5 To what extent do you agree or disagree with the following statements?
Base: All Respondents: 1,048

SECTION 2: TIPPING SCREEN ON DIGITAL PAYMENT TERMINALS



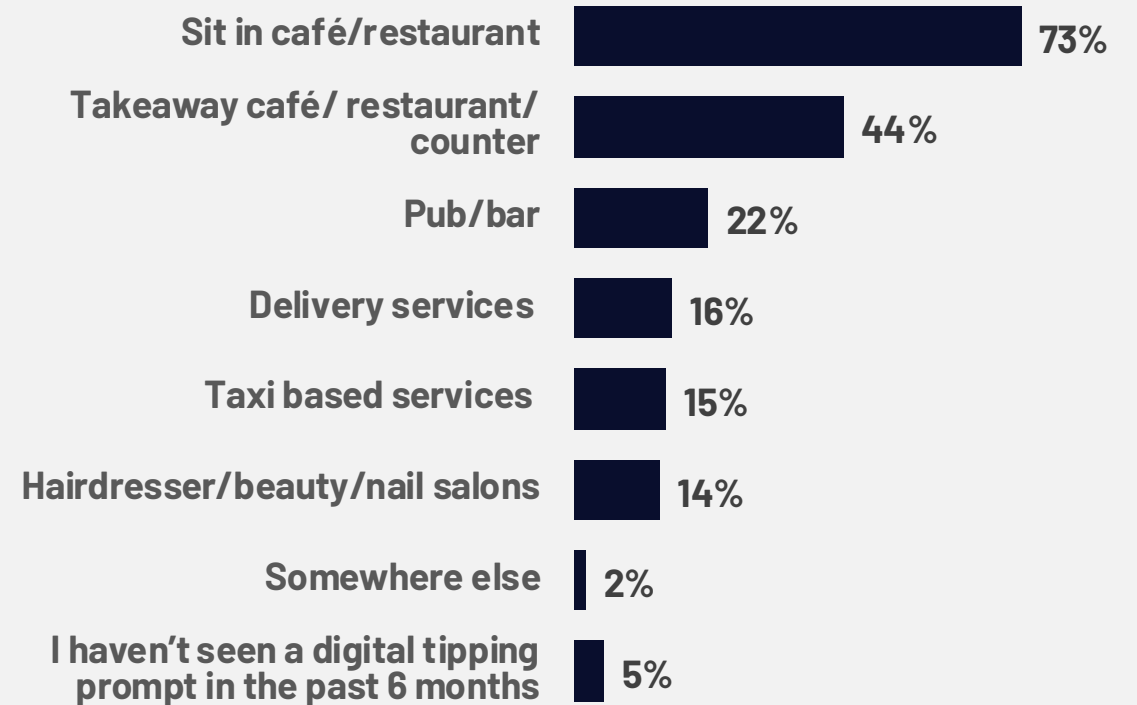
Tipping screen on digital payment terminals

Whether have seen a tipping screen on a digital payment terminal
(All respondents: 1048)



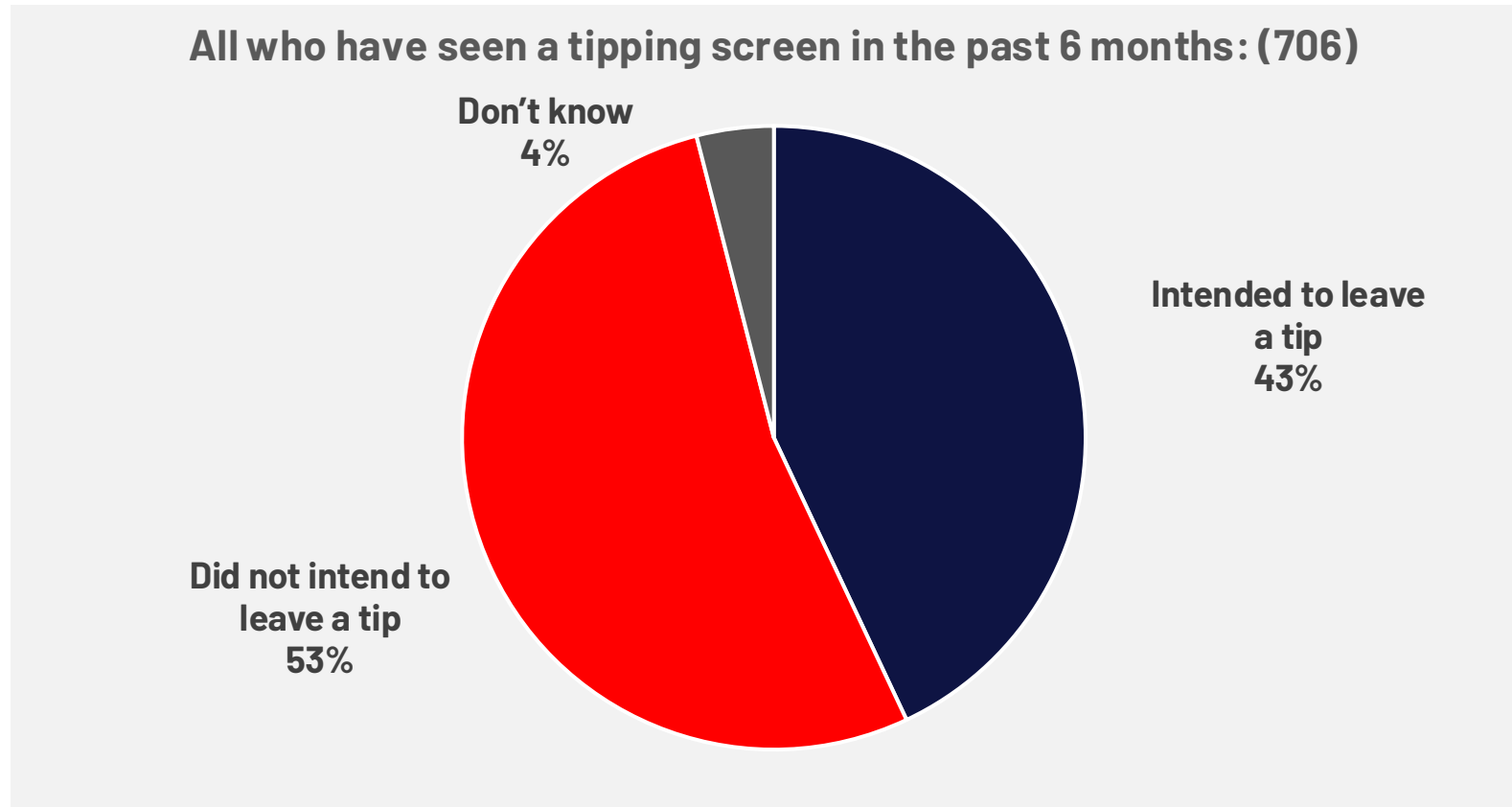
Q.6 Have you ever seen a tipping screen on a digital payment terminal when paying a bill? This is a screen that might have suggested percentages, custom prompts and/or a button to skip the tipping screen.
Base: All Respondents: 1,048

All who have seen a tipping screen: (742)



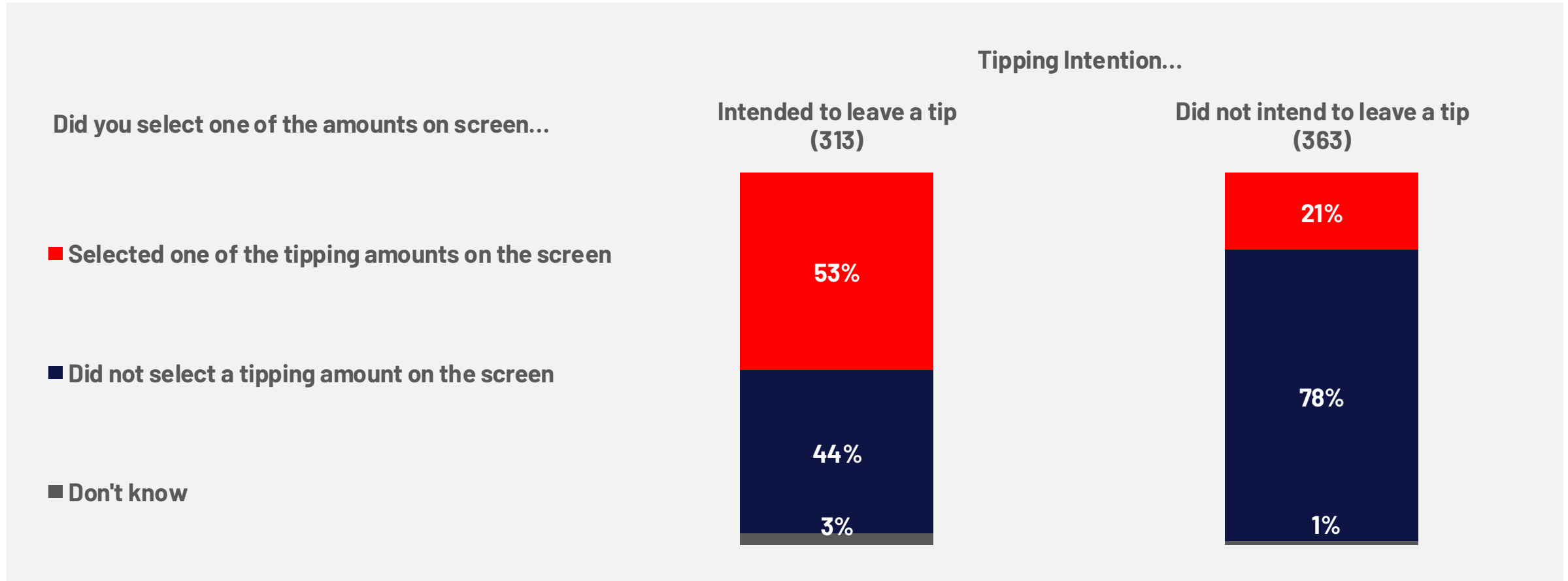
Q.6a In the past 6 months, in which of the following settings have you seen such a tipping screen?
Base: All who have seen a tipping screen on a digital payment terminal when paying a bill: 742

Tipping intention before seeing tipping screen



Q.6b Thinking on the last occasion you saw such a tipping screen, had you intended to leave a tip or not before you saw the screen?
Base: All who have seen a tipping screen in the past 6 months: 706

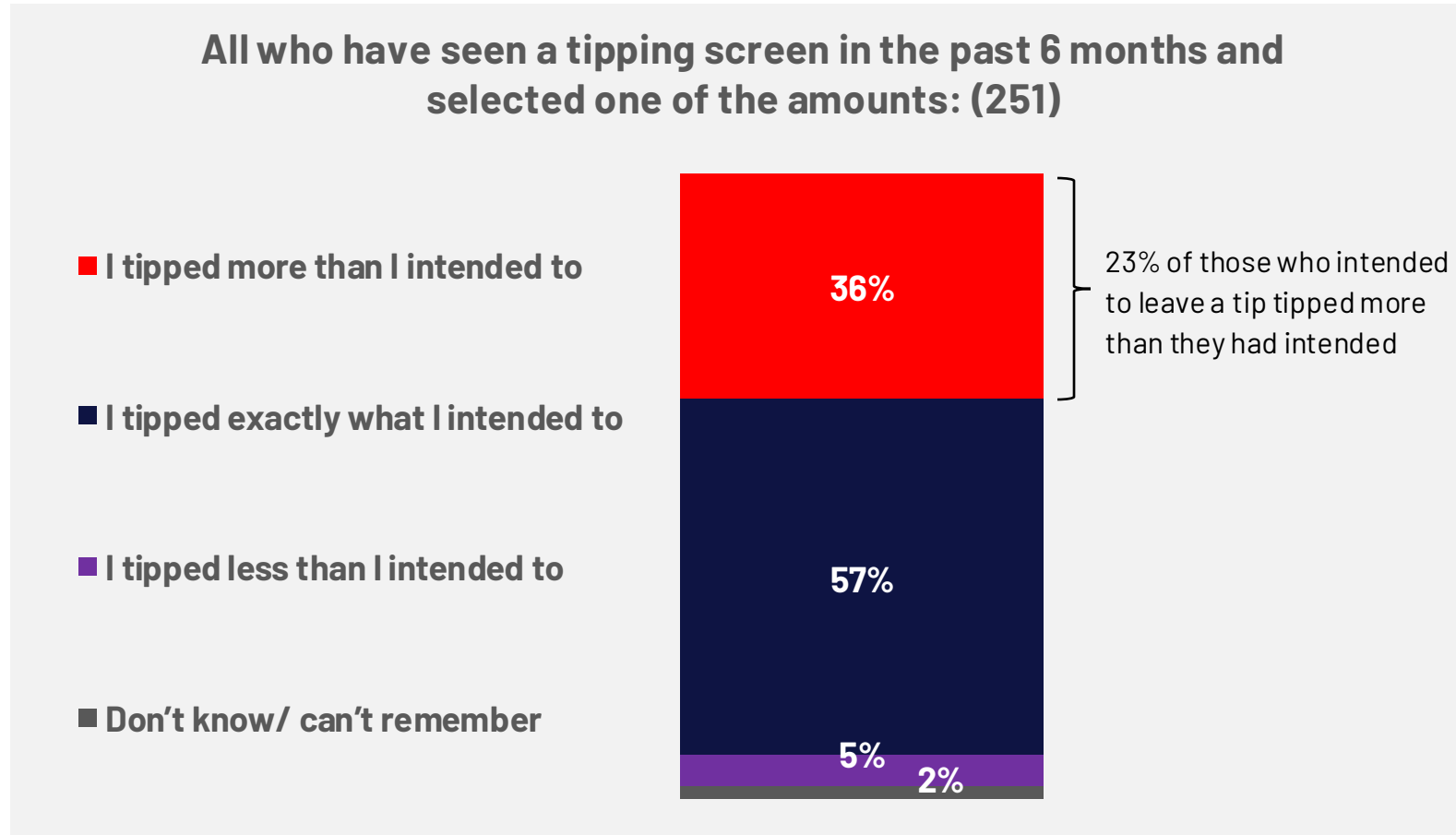
Tipping intention x tipping selection



Q.6b Thinking on the last occasion you saw such a tipping screen, had you intended to leave a tip or not before you saw the screen? & Q.6c
Base: All who have seen a tipping screen in the past 6 months excluding don't know at Q6b: 676

And on that occasion, did you select one of the tipping amounts on the screen or not?

Impact of tipping screen



Q.6d

And which of the following applies to the tip you selected?

Base:

All who have seen a tipping screen in the past 6 months and selected one of the tipping amounts : 251

SECTION 3: TIPPING SCREENS SCENARIOS EVALUATION



Testing of tipping screen layouts – I

The sample (n = 1,048) was randomly split into two groups and respondents were asked to imagine the following scenario:

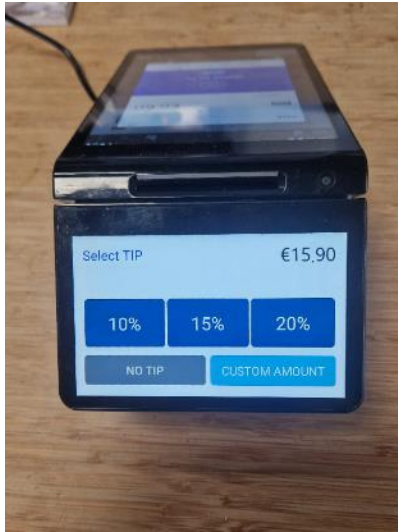
“Imagine you have just finished a meal in a café or restaurant and are walking up to the till to pay with your debit/ credit card. At the till you are presented with this screen. Please look at it and answer the questions that follow.”

The order of images was randomised with some seeing the preset tipping amounts (image A or B) first, and others seeing the Yes/No tipping screen first (image C).

- Group 1 (n = 523): Layout A
 - Layout A followed by Layout C
 - Layout C followed by Layout A
- Group 2 (n = 525): Layout B
 - Layout B followed by Layout C
 - Layout C followed by Layout B

Testing of tipping screen layouts - II

A



B



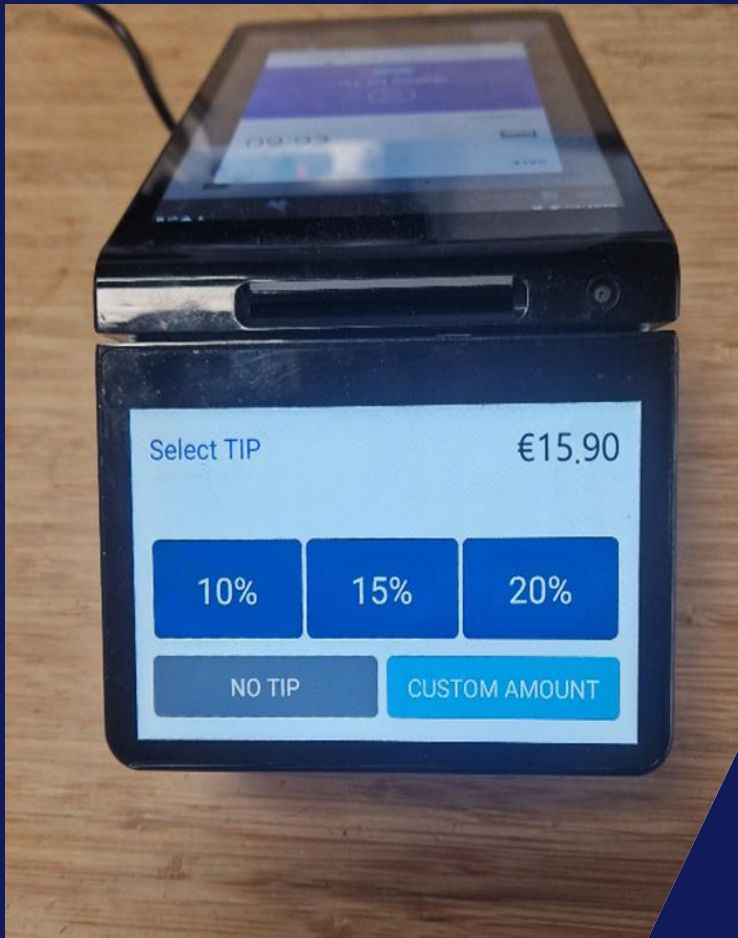
C



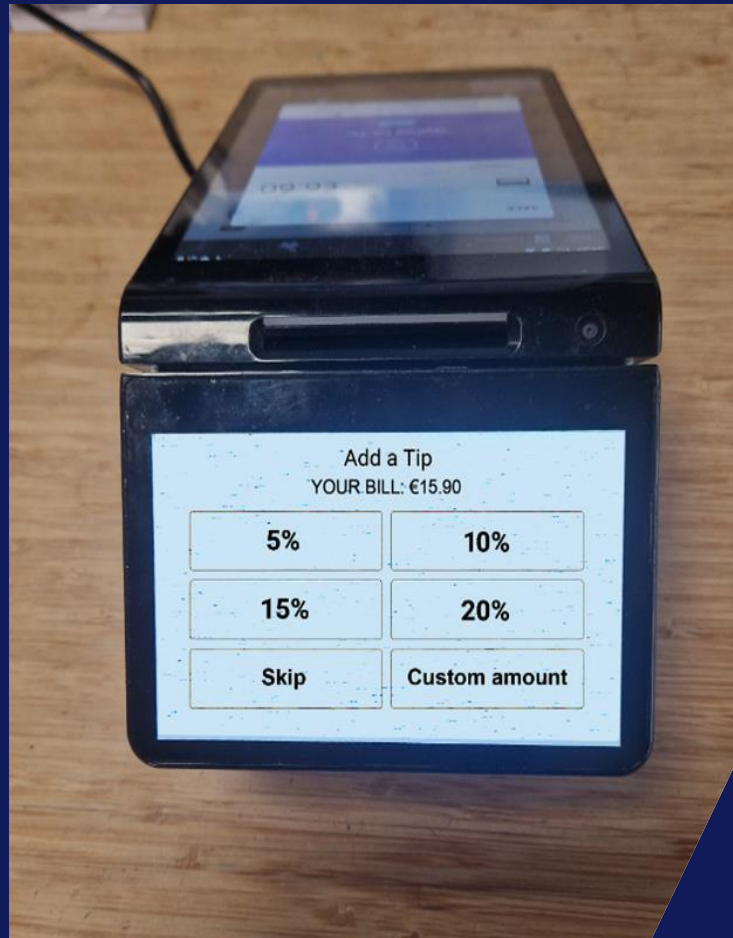
The aim was to test the impact of:

- Preset tipping amounts (layout A & B) vs. Yes/No to tipping (layout C)
- Present tipping amount starting at 10 % (layout A) vs. starting at 5% (layout B)
- Preset tipping amount displayed in larger font/box sizes & in brighter colour than the “No tip” and “Custom amount” options (layout A) vs. all options being in the same font/box sizes & colour (layout B)

LAYOUT A

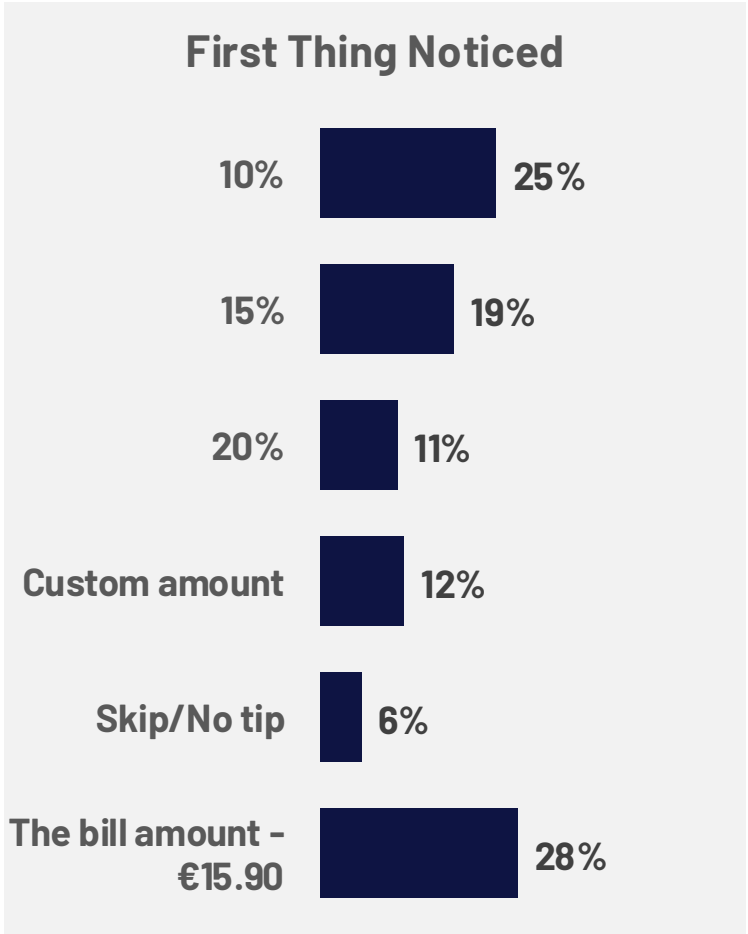


LAYOUT B

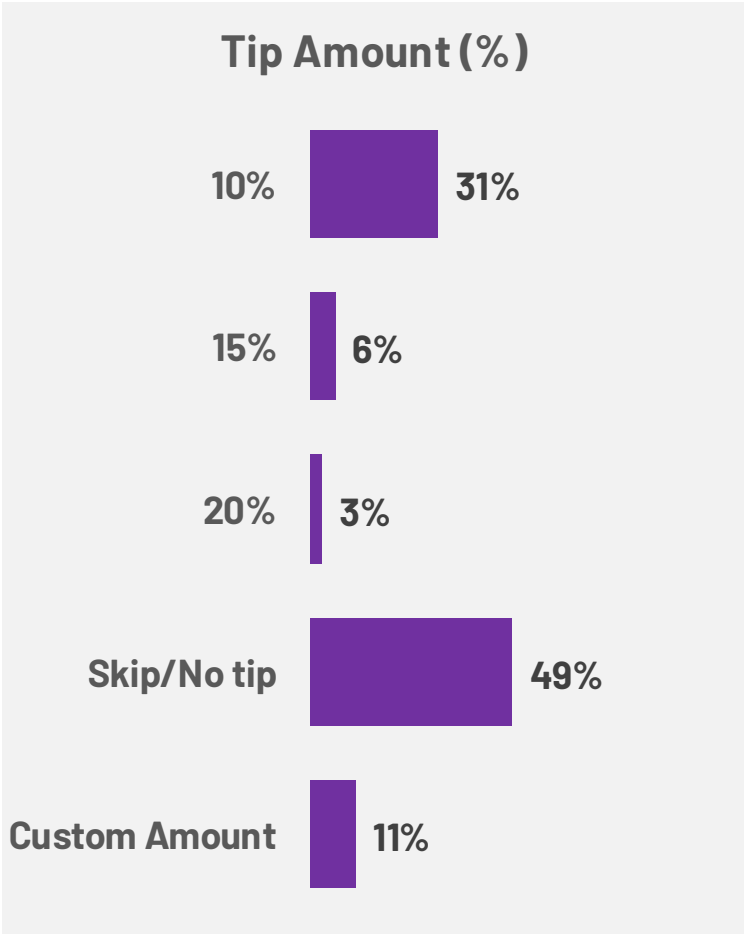


Imagine you have just finished a meal in a café or restaurant and are walking up to the till to pay with your debit/ credit card. At the till you are presented with this screen.

Layout A: First thing noticed & Tip amount



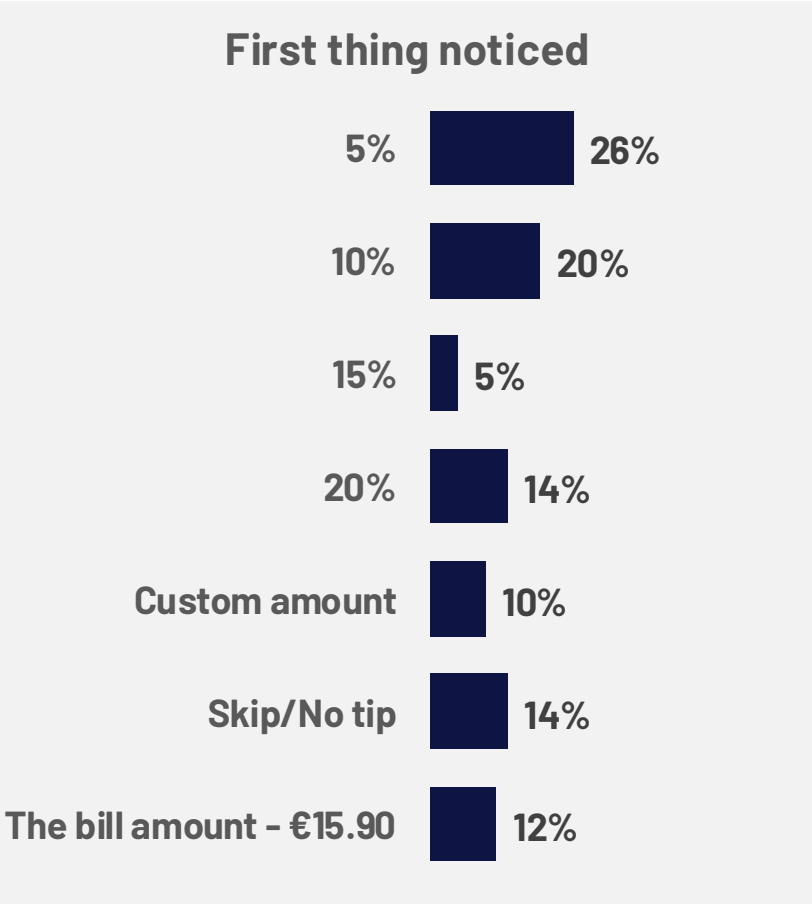
Q.7 When looking at this image, which of the following did you notice first?
Base: All shown Layout A: 523



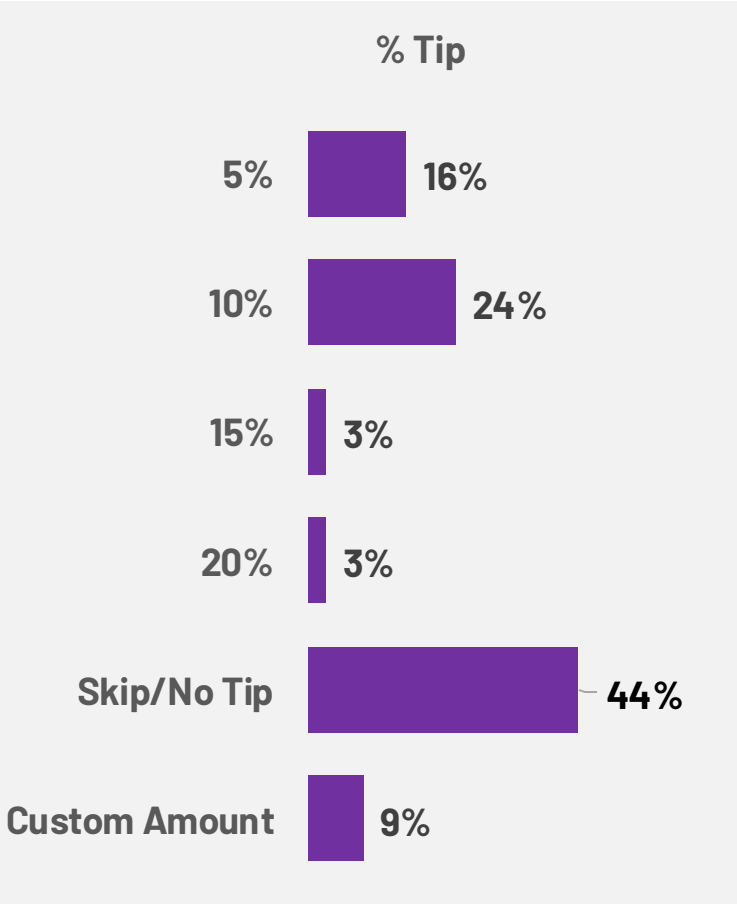
Q.8a Which of the options would you select if presented with this screen?
Base: All shown Layout A: 523



Option selected if presented with Layout B



Q.7 When looking at this image, which of the following did you notice first?
Base: All shown layout B: 525



Q.8a Which of the options would you select if presented with this screen?
Base: All shown layout B: 525



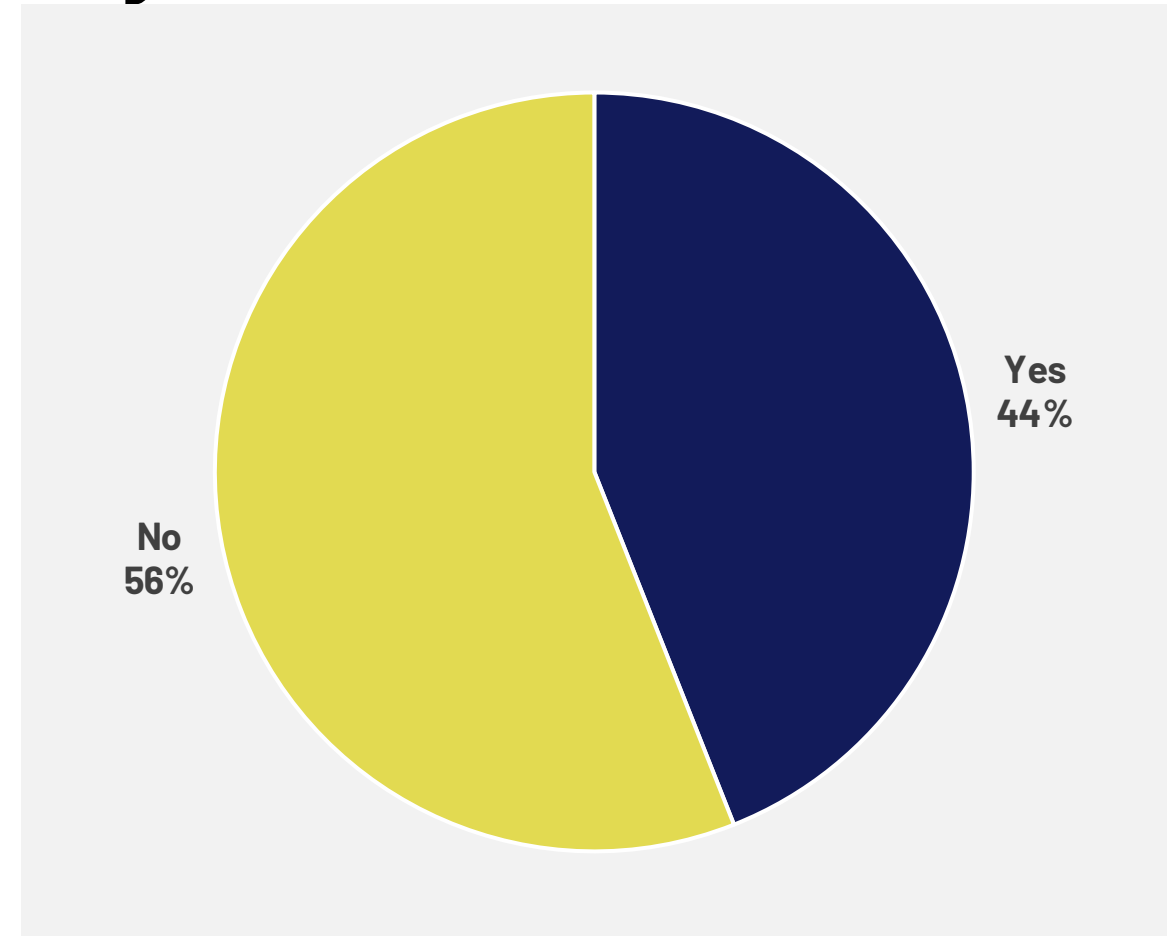
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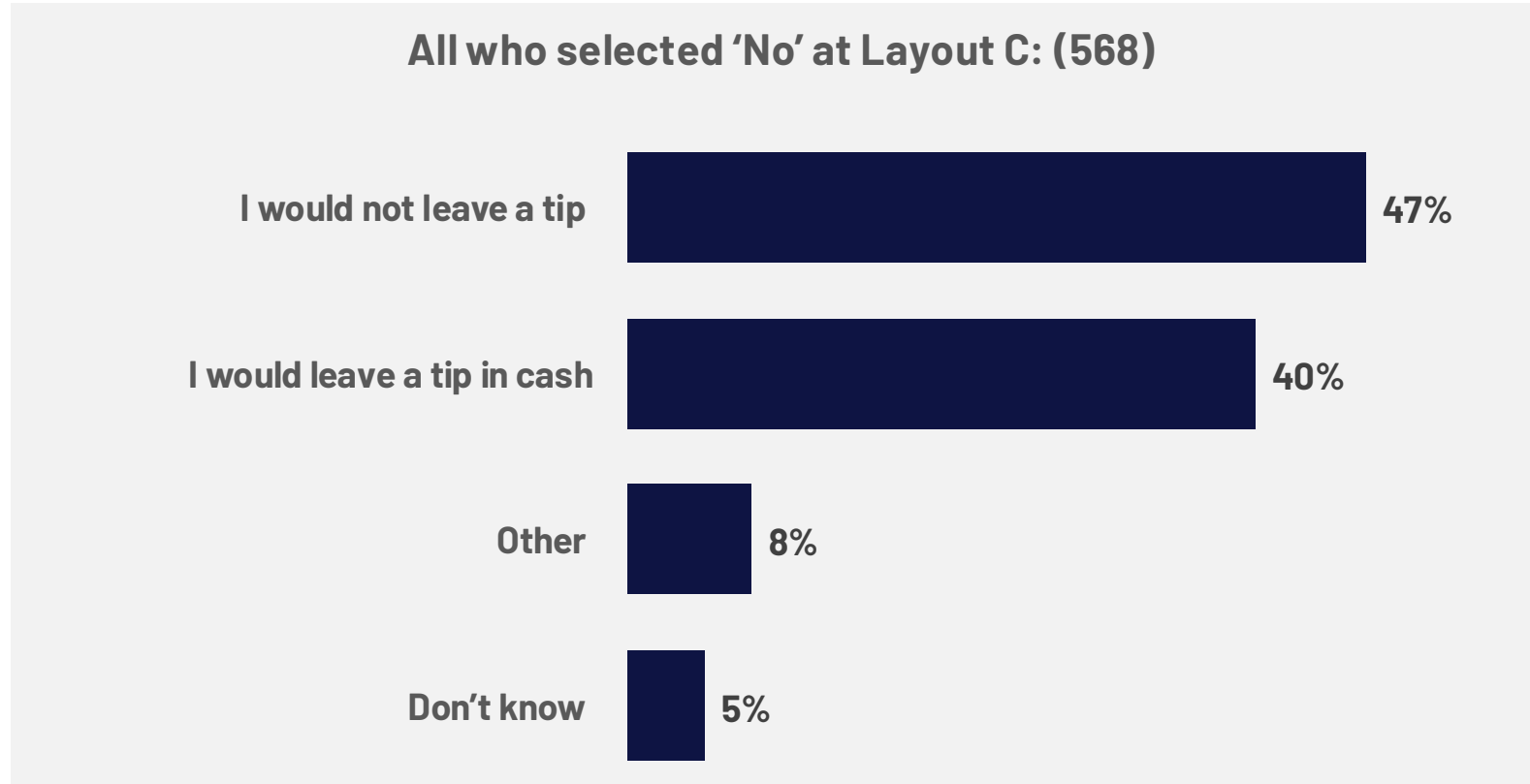


A majority would select to not leave a tip on seeing Layout C



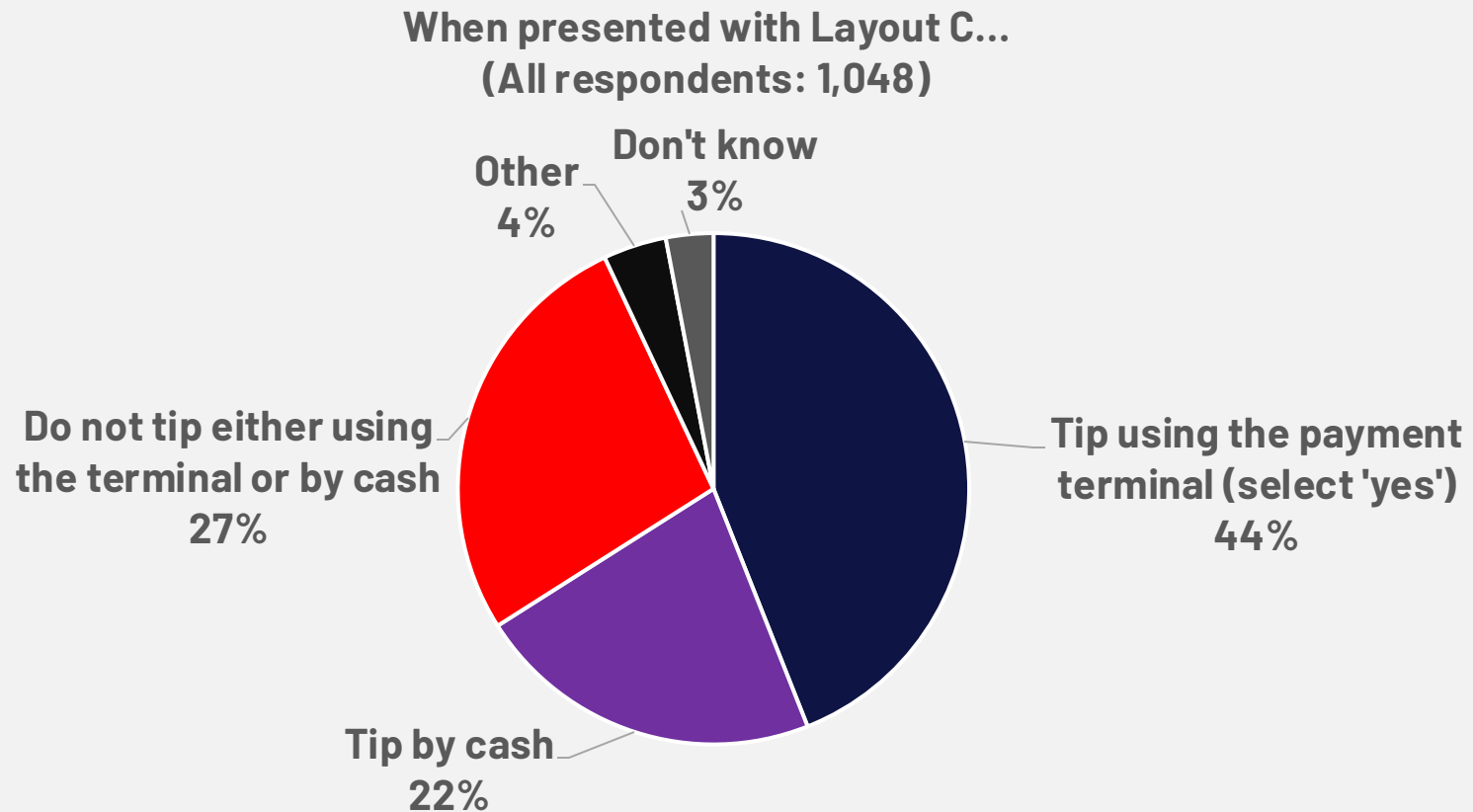
Q.8b Which of the options would you select if presented with this screen?
Base: All Respondents: 1,048

Option would select if presented with this screen



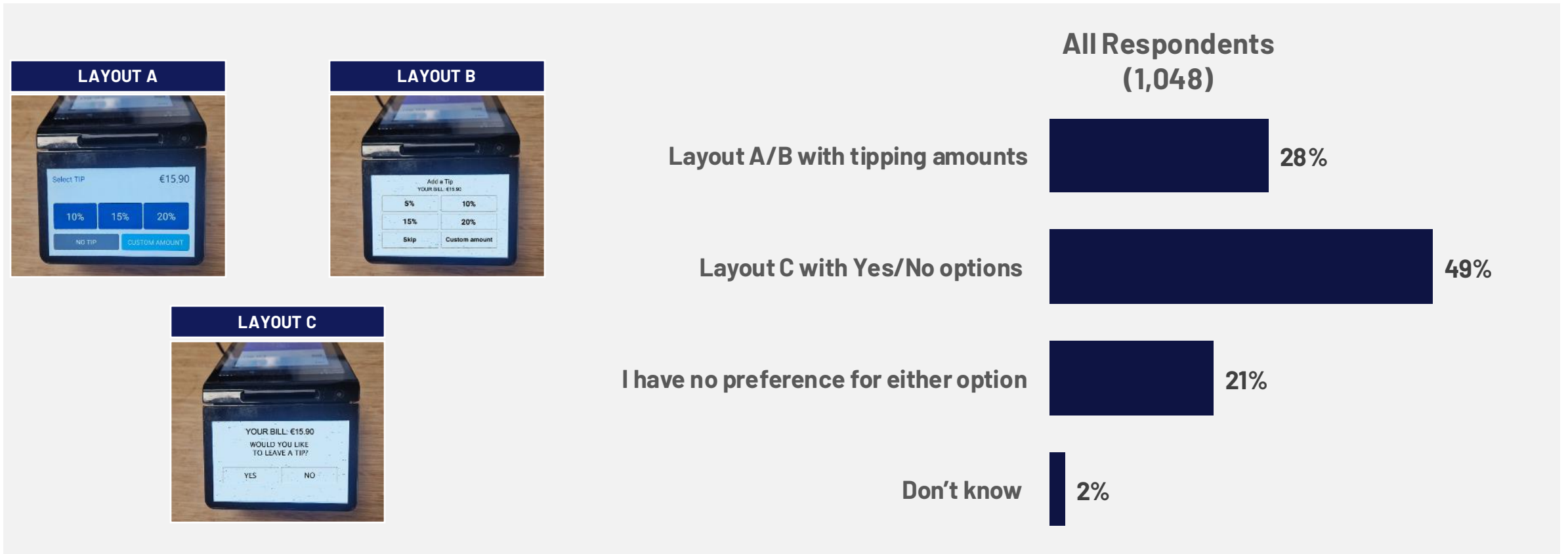
Q.8d For what reason would you select No, is it because you would not leave a tip or because you would leave a tip in cash?
Base: All who selected 'NO' when presented with Layout C: 568

Layout C – Tipping Intention



Q.8b Which of the options would you select if presented with this screen?
Base: All Respondents: 1,048

Payment screen layout preference



Q.8e Looking at these two images, which payment screen layout, if any, do you prefer?
 Base: All respondents: 1,048

SECTION 4: TIPPING TERMINAL



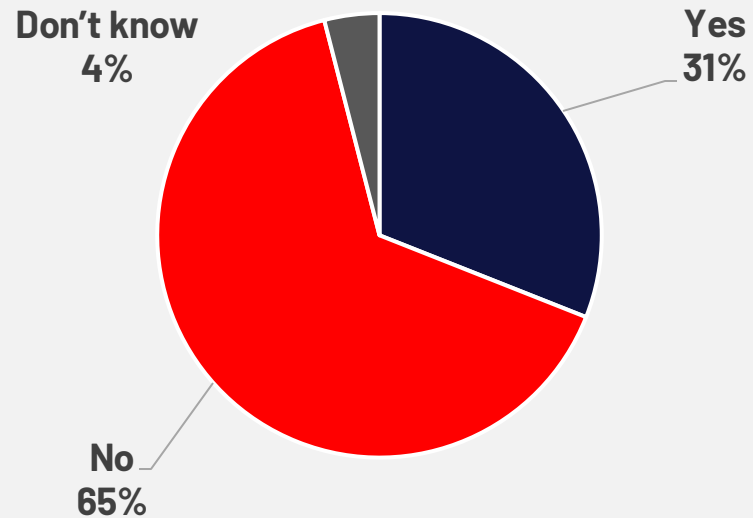


Respondents were asked about the following scenario:

“When paying a bill in a restaurant/coffee shop or similar, you might have seen a specific tipping terminal located next to a payment terminal.”

Awareness and Clarity of tipping terminals

Have you ever seen a set up like this where there is a tipping terminal?
All respondents: (1,048)



Q.9 Have you ever seen a set up like this where there is a tipping terminal with a set amount (e.g. €1 or €2...) that is separate to the one you could pay the bill through?
Base: All Respondents: 1,048

Was it clear to you that this other terminal was for tipping?
All who have seen a tipping terminal: (341)
%

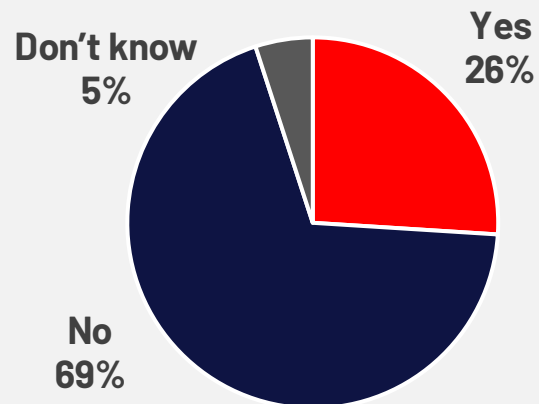
■ It was clear/obvious
■ It was not clear/obvious
■ Don't know



Q.10 Thinking about the first time you saw this type of terminal, was it clear/obvious or not clear/obvious to you that this other terminal was for tipping?
Base: All who have seen a tipping terminal: 341

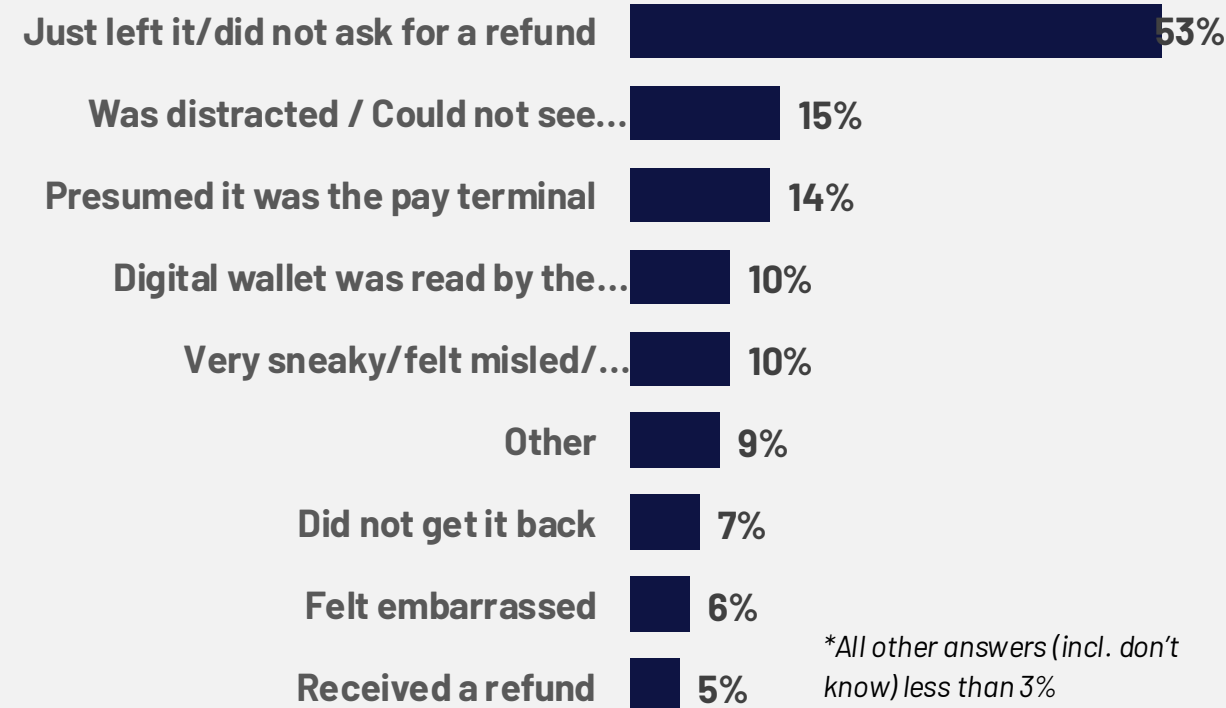
Accidental tipping via tipping terminal

Have you ever tapped on tipping terminal by mistake?
All who have seen a tipping terminal: (341)



Q.11 And have you ever tapped on such a tipping terminal by mistake?
Base: All who have seen a tipping terminal: 341

All who tapped the tipping terminal by mistake: 91



Q.11a Write in detail what led to you tapping it by mistake and what happened as a result. For example, did you ask for your money back or not, did you get it back or not?

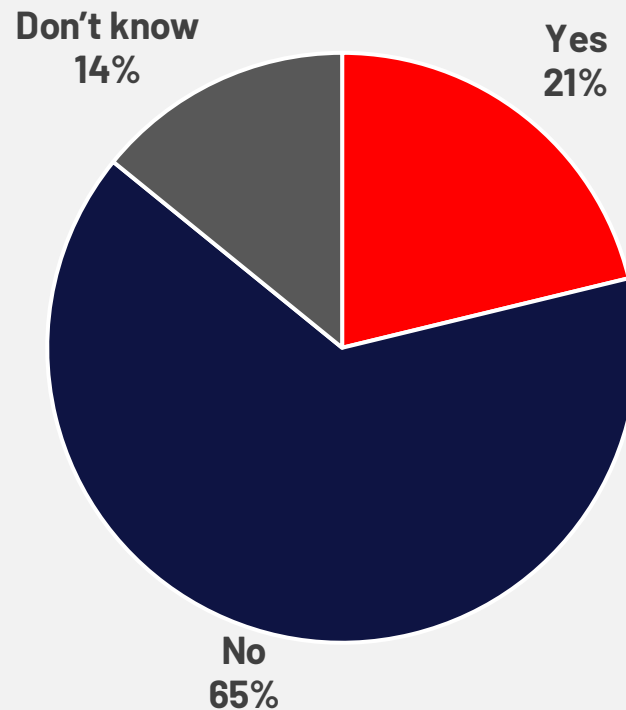
Base: All who tapped on the tipping terminal by mistake: 91

SECTION 5: UNEXPECTED CHARGES

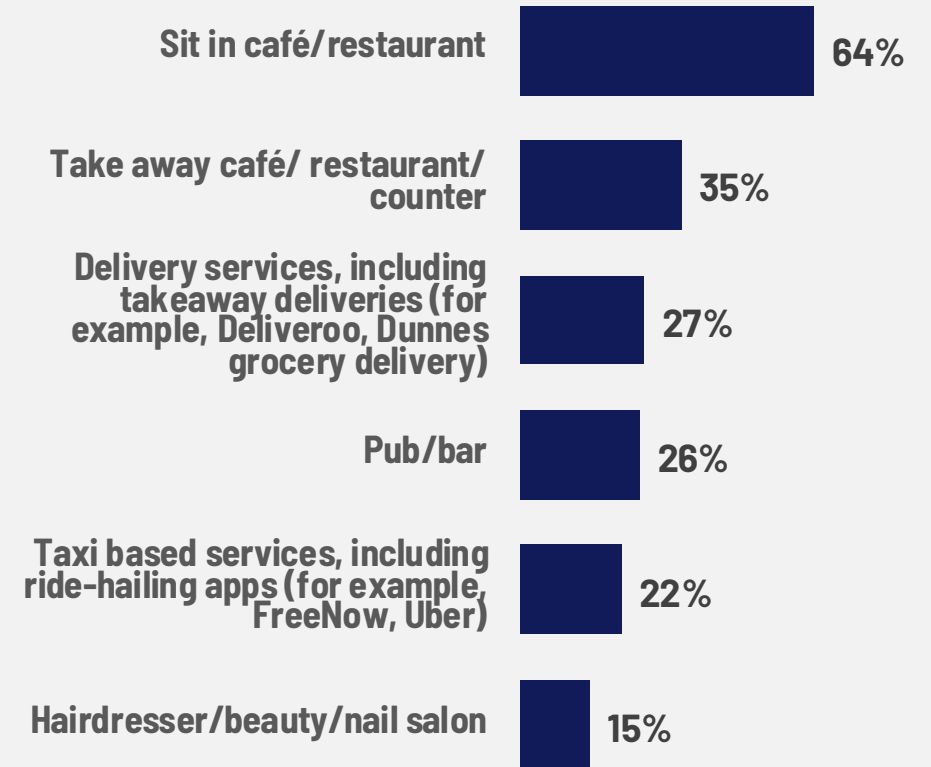


Incidence of unexpected charges

Paid a bill including a charge you were not informed about: (1,048)



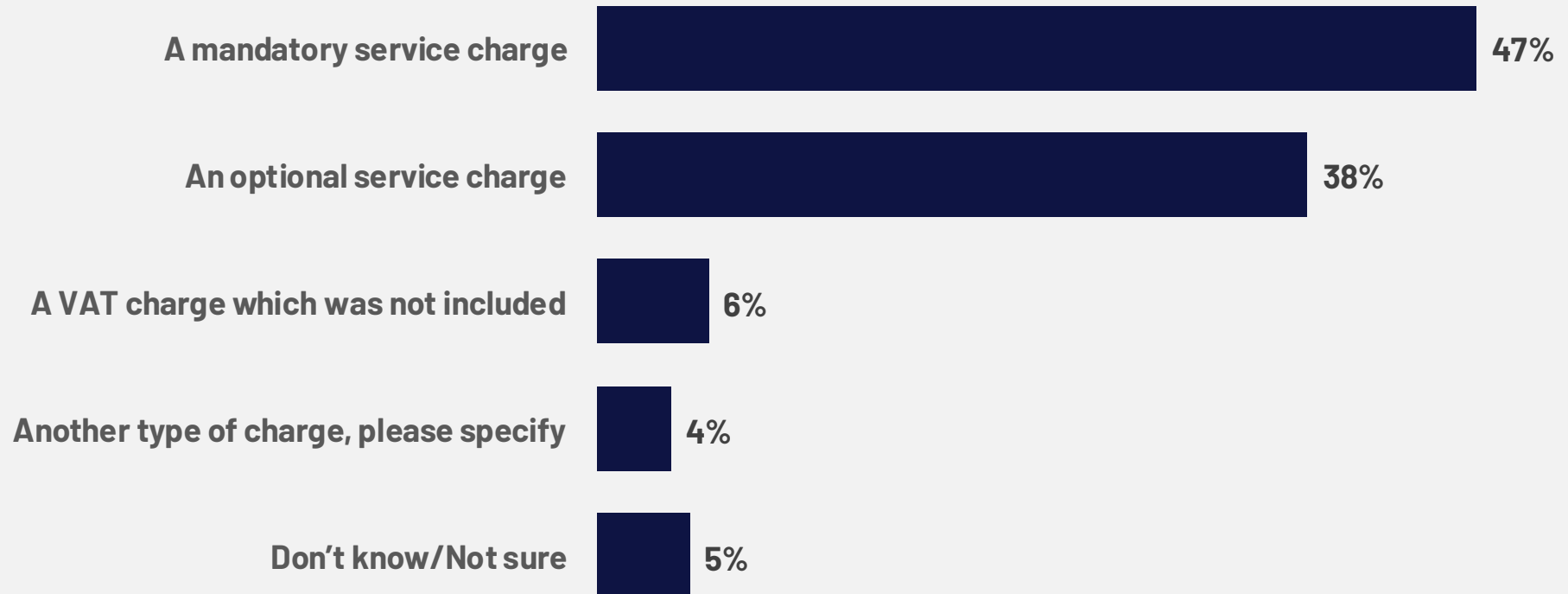
Q.12 Over the last 12 months in the Republic of Ireland, have you paid a bill at any of these types of businesses (café, restaurant, hairdresser, delivery services, pub, etc) that included a charge that you were not informed about beforehand? We are not referring to mistaken charges for food or drink you did not have or delivery charges.
Base: All Respondents: 1,048



Q.13 In which type of businesses have you experienced this in the past 12 months? Please select all that apply.
Base: All who paid a bill that included a charge that they were not informed about beforehand: 224

Types of unexpected charges encountered

Type of charge applied: (224)

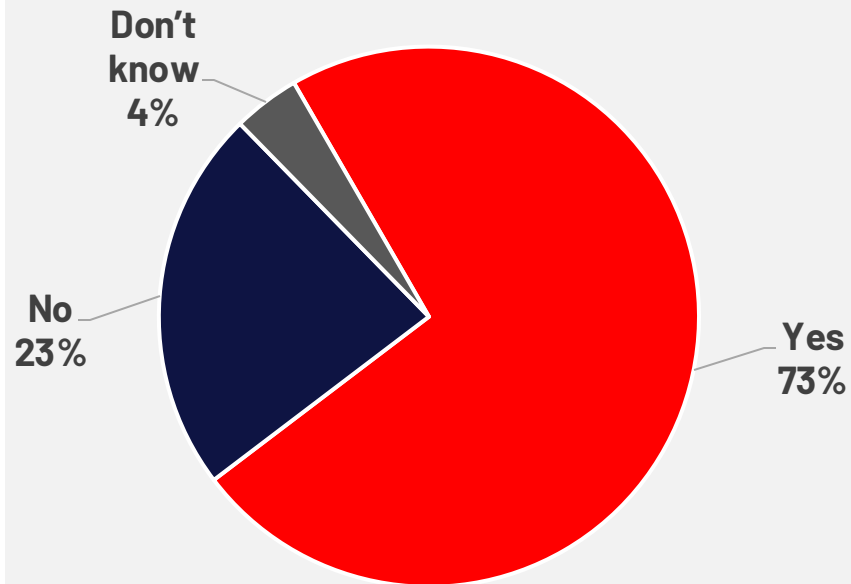


Q.14 Now thinking about when this most recently happened, what kind of charge(s) was it? Select the one that applies
Base: All who paid a bill that included a charge that they were not informed about beforehand: 224

Q.15a What was the value of the charge that was added?
Base: All who paid a bill that included a charge that they were not informed about beforehand: 224

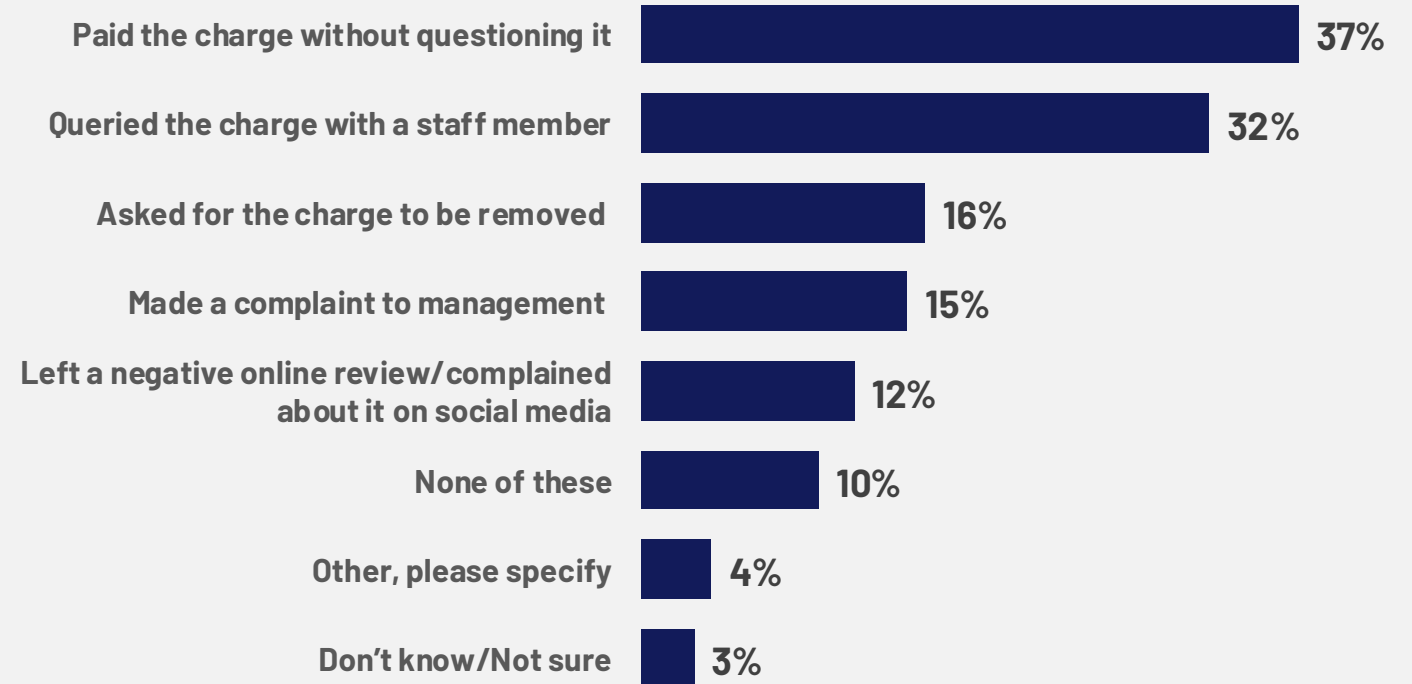
Whether unexpected charge was paid

Did you pay the additional charge?
(224)



Q.15b And did you pay the additional charge?
Base: All who paid a bill that included a charge that they were not informed about beforehand: 224

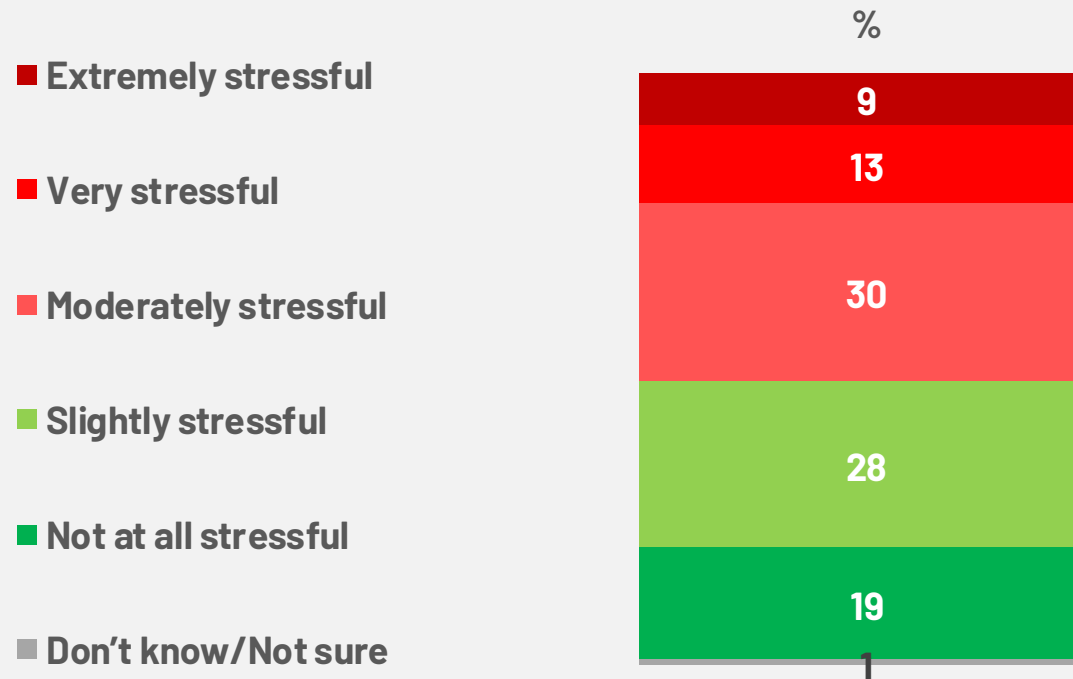
Actions taken when presented with the unexpected charge: (224)



Q.16 And which of the following, if any, did you do?
Base: All who paid a mandatory service charge: 224

Impact of the unexpected charge

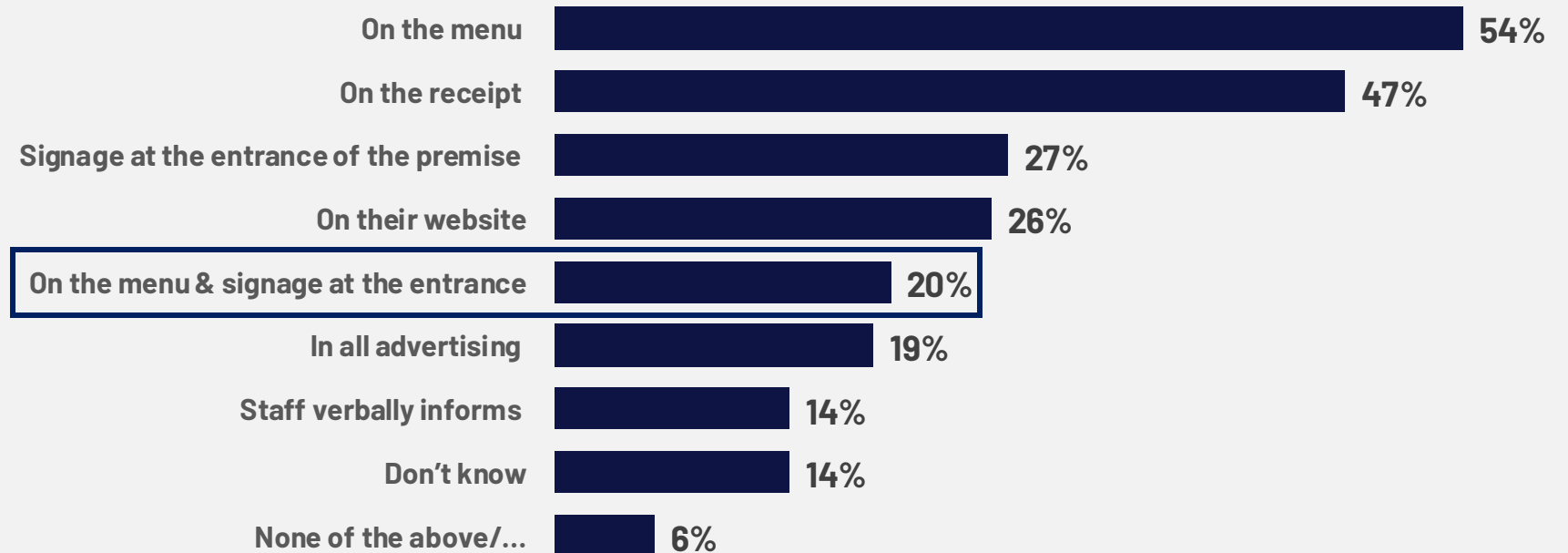
How stressful was the incident?:
(224)



Q.17 How stressful or not would you say the incident was to you?
Base: All who paid a bill that included a charge that they were not informed about beforehand: 224

Consumer knowledge of legal requirements for displaying charges

Where businesses in ROI should display their mandatory service charge: (All respondents 1,048)



Q.18 Where do you think businesses in the Republic of Ireland are legally required to display their mandatory charges before you pay?
Base: All respondents: 1,048

Additional Comments from Consumers



- A screen popping up asking for a tip discourages me from using a business again, particularly when I am availing of a takeaway or just purchasing an item.



- Businesses owners introduce mandatory tipping so they can then pay lower basic wage but guarantee the tips, which obviously comes out of the pockets of the customer.



- Cash payments are less and less. I however like to tip in cash, but don't always have cash. I would like to see electronic tipping devices where the amount tipped through electronic payment (card, wallet, etc.) is free of bank charges.



- I am much less likely to tip if I feel pushed into doing so. Tipping should only happen when servers are pleasant and helpful. Otherwise, they don't deserve it. Food and services are expensive enough without adding to the cost.



- I believe that we are heading for USA trends where wages are low and the customer is expected to make up the shortfall. I have zero confidence that the lower VAT rate for restaurants and cafés will be passed on to the end user i.e. the customer.



- I don't have an issue tipping if I'm in a large group of people and the service is good. I do take issue with tips being requested for takeaway coffees and takeaway food.



- All 3 of my daughters were waitresses at some stage. I know the difference their tips made to their cash flow. I always consider this when leaving a tip. I am much in favour of tips being shared evenly from kitchen staff to front of house.



- I tip for good service because I feel that good customer service should be rewarded. I don't like having tips included in the bill when I have had a negative experience with the service. It should be mandatory that all tips are shared among staff and not management.

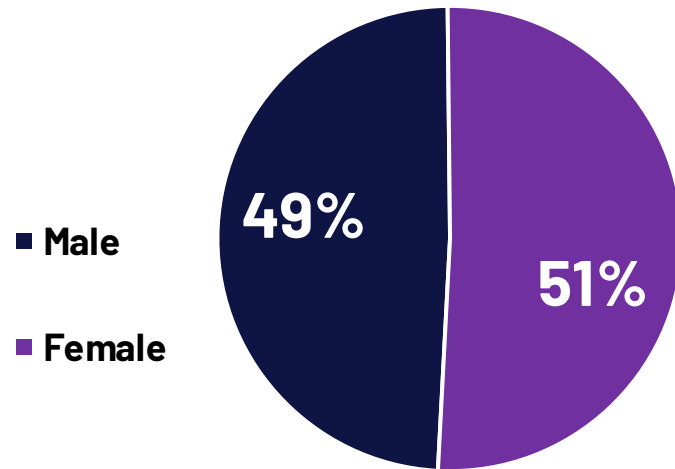
Q.20 Any other comments about the issues raised in the survey?
Base: All Respondents: 1,048

SAMPLE PROFILE

Sample Profile - I

- Demographics

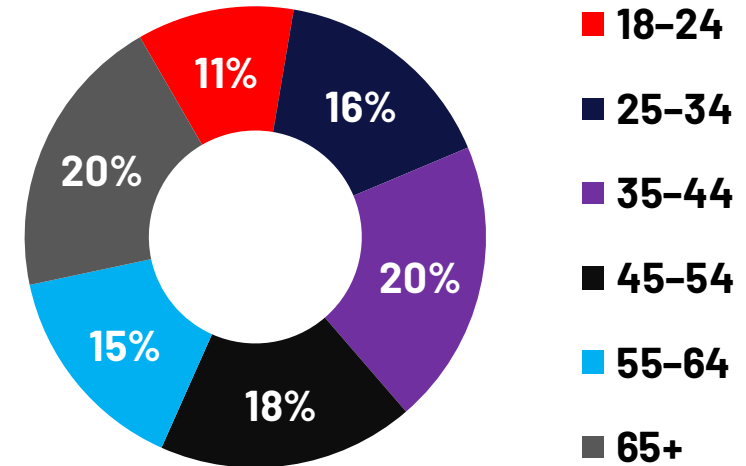
Gender



Non-binary /
Prefer to self-describe *

Prefer not to say *

Age

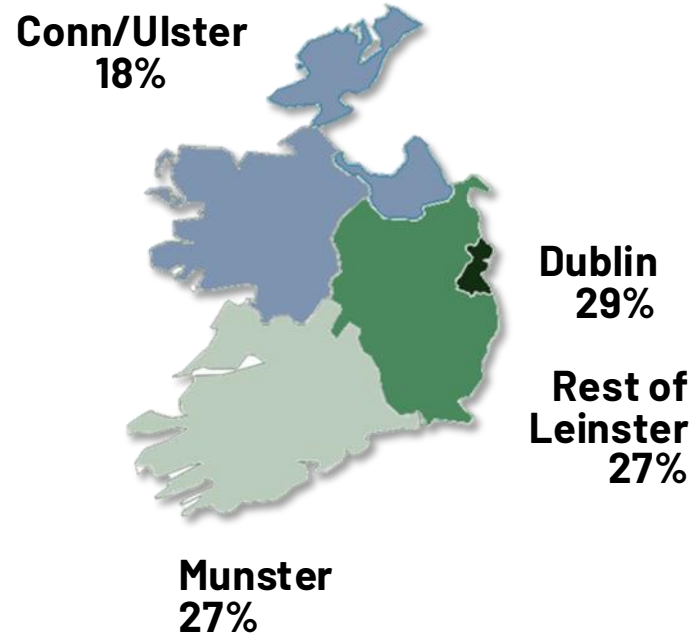


Base: All Respondents: 1,048

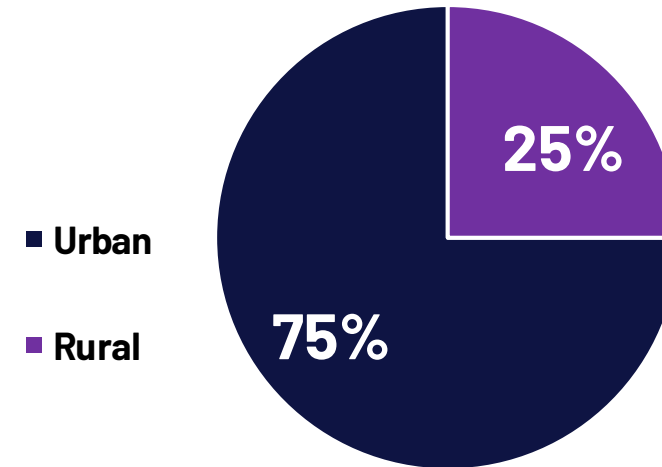
Sample Profile - II

- Demographics

Region



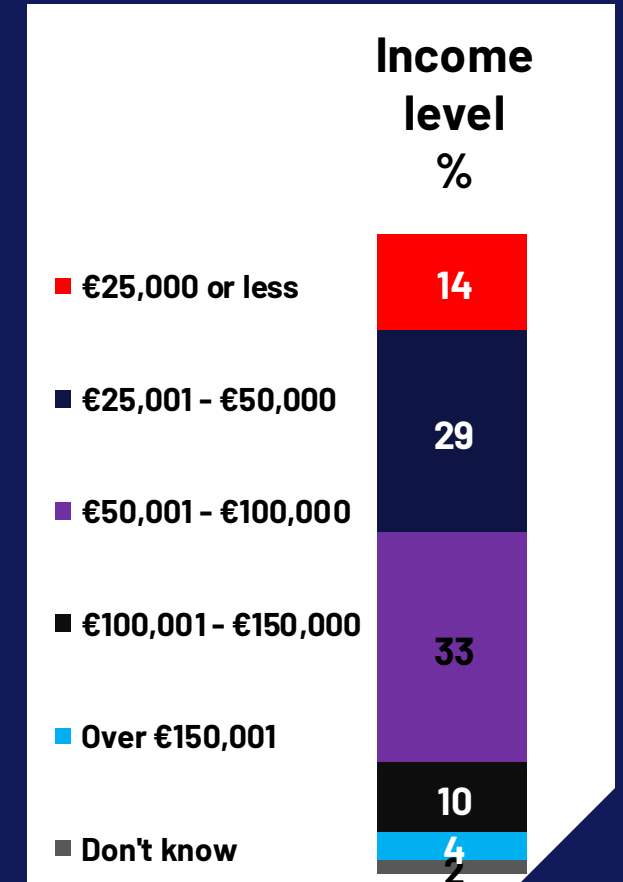
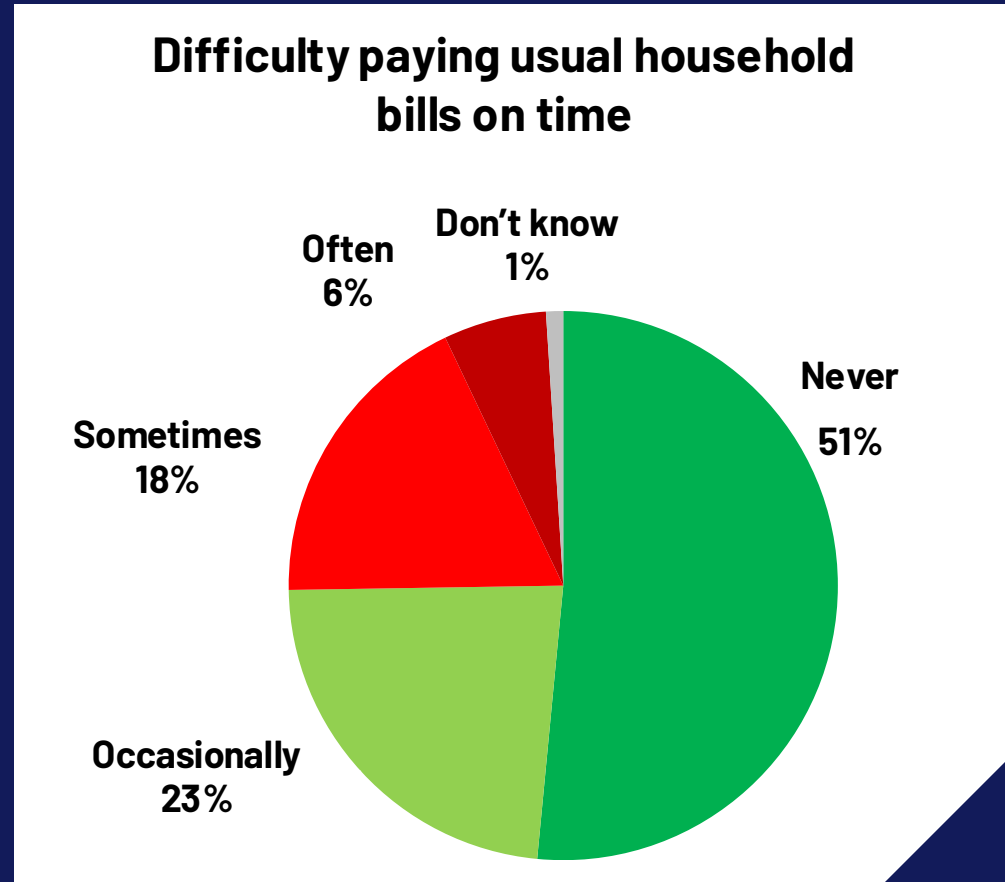
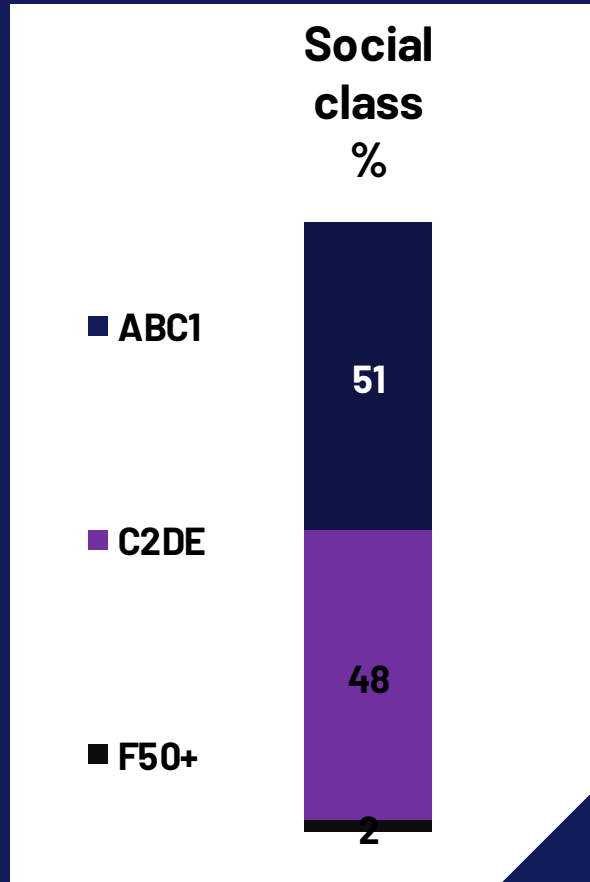
Urban/Rural



Base: All Respondents: 1,048

Sample Profile - III

- Demographics

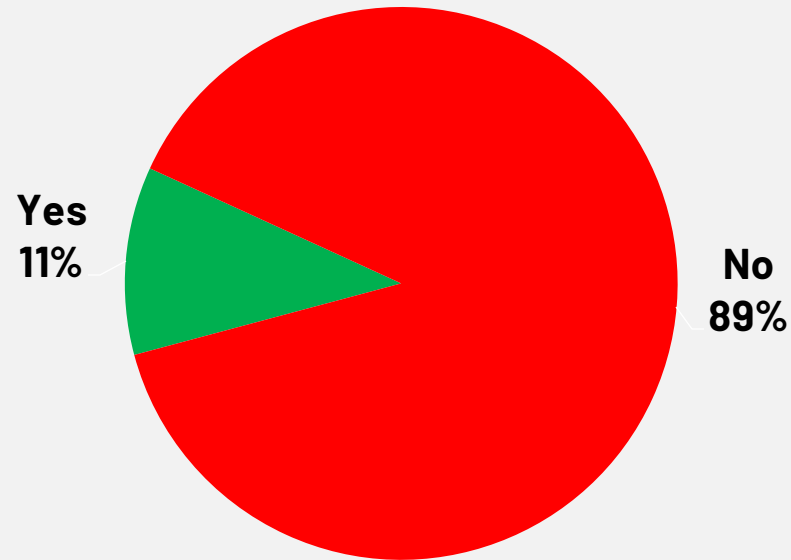


Base: All Respondents: 1,048

Respondents & Tipping

Roughly 1 in 10 respondents currently receive tips as part of their income, while just under half have previous experience of this

Receive tips as part of current job income



Q.B In your current job, do you receive tips as part of your income?
Base: All Respondents: 1,048

Ever worked in job which received tips as part of income



Q.C Have you ever worked in a job in which you received tips as part of your income?
Base: All Respondents: 1,048