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Tipping apps come to the rescue for stumped Americans

By Marketwatch

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All Americans know the general rule when it comes to tipping: 15 percent, a little more or less if the service was stellar or poor. So why would anyone need a tipping app?

Several such apps want to make the tipping process easier and, to an extent, guilt-free, by enabling you to enter the amount of your bill and where you're eating, and then letting you know what the tip should be, based on the level of service you choose.

Gratuity, the latest tipping app, is free on Apple's iOS operating system, and suggests the amount you should tip depending on the venue and level of service. It aims to take the anxiety out of the process by suggesting 10 percent for terrible service, 15 percent for satisfactory and 20 percent for excellent service.

Tipulator (free on Android and iOS) allows users to choose a tip amount from zero to 50 percent: It suggests 5 percent (poor), 10 percent (fair), 15 percent (average), 20 percent (great) and 25 percent (super). Tipulator doesn't have a pre-set rating for 50 percent, but if you choose that amount, consider yourself "foolish" or "generous to a fault."

Gratuity also keeps step with the rising cost of drinks: With many cocktails and glasses of wine costing \$15 or more, Gratuity recommends tipping 10 percent for satisfactory service rather than the standard \$1 a drink. Tipping apps also help restaurants and bars that deal with overseas tourists, says Carl Banks Jr., founder of Gratuity.

In most European countries, 10 percent is considered generous and many patrons don't tip the barman. In fact, one-quarter of global travelers find tipping aggravating, according to a new survey by travel website Expedia; the only things that vex them more are travel-related taxes, baggage/booking fees and seat selection fares.

Critics say apps that tell you how much to tip are unnecessary, but they're still conflicted on what is an appropriate tip. "These are novelty apps," says Rick Singer, CEO of GreatApps.com.

"When I go out and have to figure out a tip, I actually tip 20 percent of the total bill." Pamela Eyring, president of The Protocol School of Washington, doesn't take tips from a tipping app, and she says apps are no substitute for dealing with problems face-to-face. "I don't believe 10 percent is actually for terrible service," she says. "If it is terrible, you should see a manager about your poor experience with service and not tip. I suggest tipping 10 percent for wait staff that serve you at a buffet and bring you beverages."

condiments, and clear your table.”

While more generous than European tippers, Americans are not as generous as the standard 15 to 20 percent might suggest. In fact, some three-quarters of Americans tip less than 20 percent in most restaurants, according to a recent survey of 2,600 restaurant customers by discount-code website [VoucherCloud.net](#). Over half of respondents said wait staff should “work harder” to get better tips.

And while the national average for tipping is 19 percent, diners in Colorado are the most generous (19.6 percent), followed by Long Island, Minneapolis and Philadelphia (19.5 percent each), according to the Zagat survey, “2014 America’s Top Restaurants.” The stingiest cities were San Francisco (18.4 percent), Los Angeles and San Diego (18.5 percent each).

Perhaps the real reason the apps will get used? Befuddled American consumers. The US ranks 21st in math in an international survey of 23 advanced economies, according to a report released last month by the US Department of Education’s National Center for Education Statistics.

American adults also ranked below the average scores for both numeracy and literacy, although it ranked slightly higher (15th) in literacy. Japan and Finland ranked No. 1 and No. 2 in numeracy and literacy. “We don’t need an app for tipping in the US, just a calculator for those who can’t do the math in their head,” says Eyring.

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