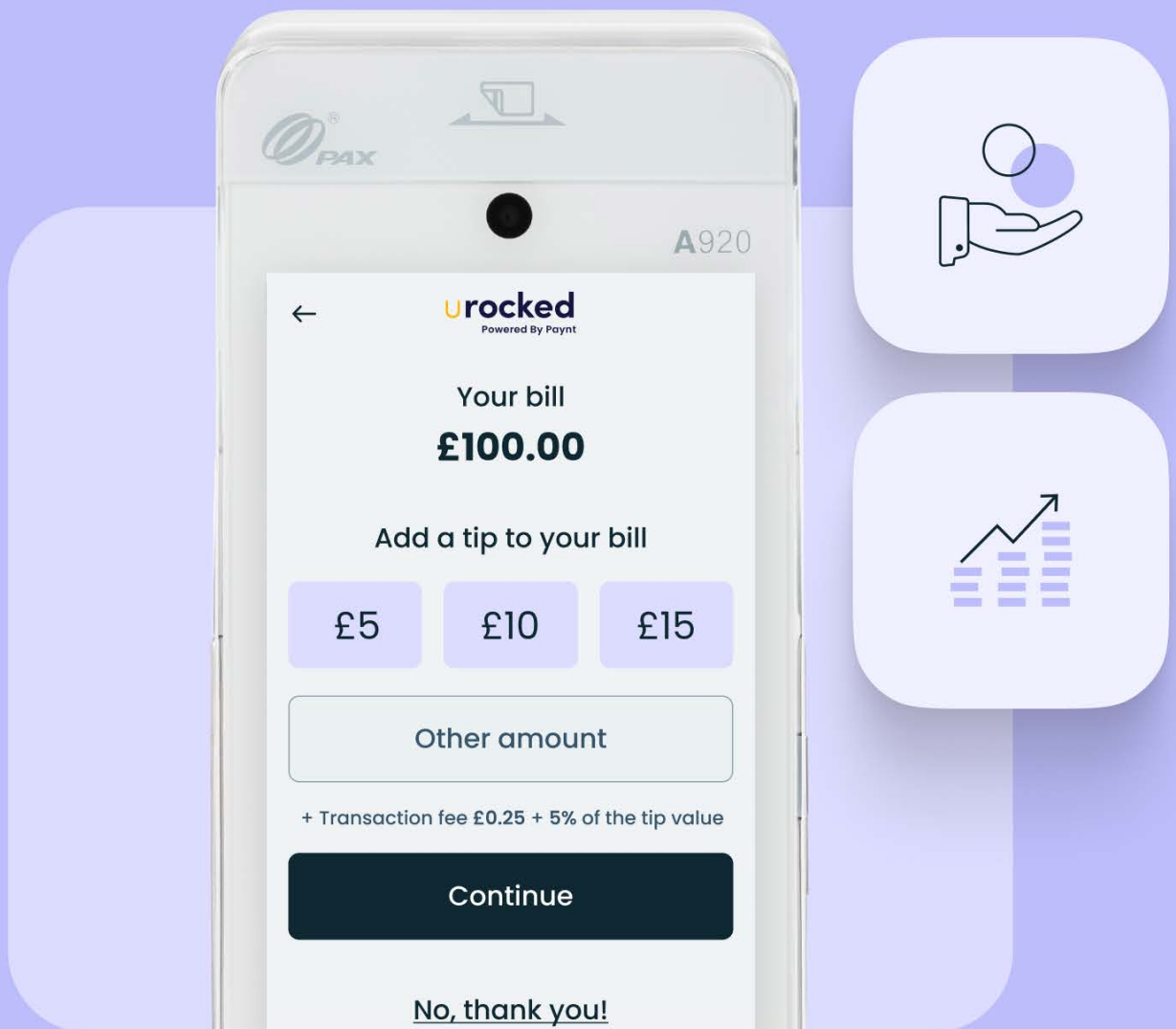


# How Payment Methods Are Changing Tipping Behaviour Across UK Hospitality



paynt

# Introduction

This report analyses tipping behaviour across more than 1.1 million UK hospitality transactions processed through URocketd – Powered by Paynt, between June 2024 and February 2026.

The headline findings indicate a significant shift in both tipping habits and payment behaviour across the sector. Over the reporting period, the proportion of customers leaving a tip declined from around 10.9% to 5.5%, despite average tip values increasing substantially from £4.87 to £14.39. The data suggests that while fewer customers are choosing to tip, those who continue to do so are generally tipping more generously.

The findings also point to a strong relationship between payment method and tipping behaviour. Contactless payments now account for 62.6% of all transactions but generate the lowest tipping rate at just 4.6%, compared to 14.9% for chip card transactions. This suggests that the increasing dominance of contactless payments may be influencing discretionary customer behaviours at the point of sale.

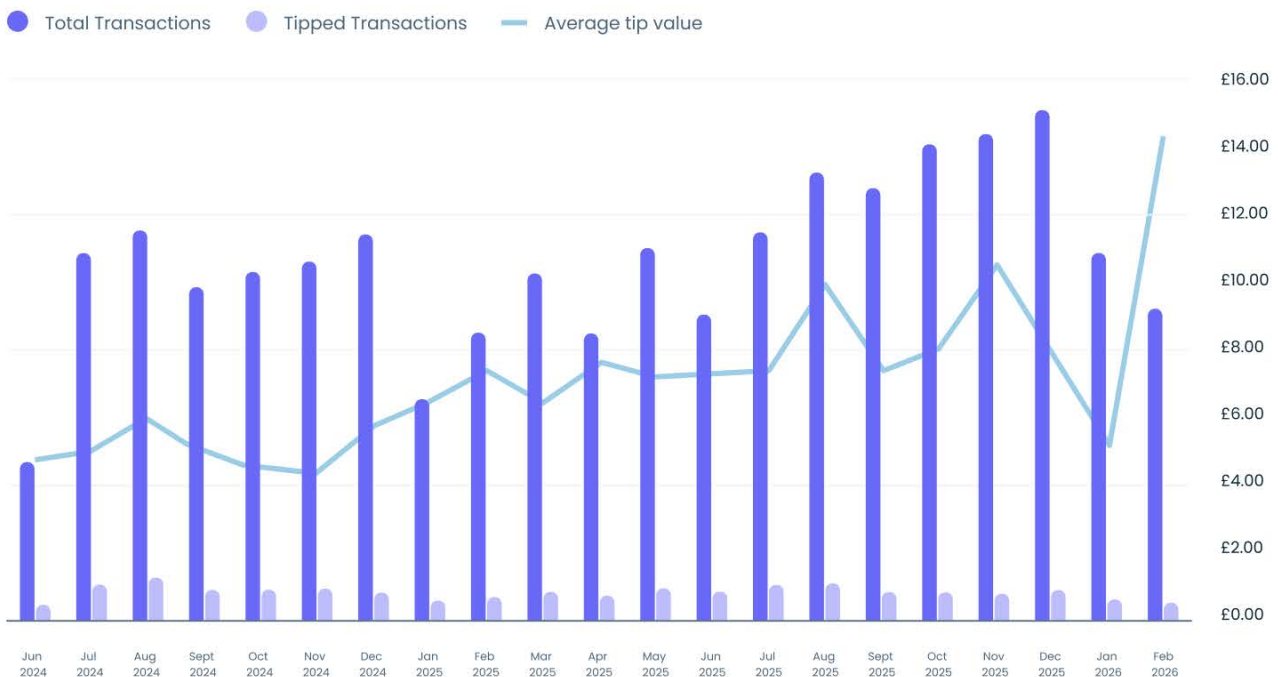
Food, restaurants and bars continue to dominate tipping activity, accounting for 96.8% of all tipped transactions and 89.3% of total tip revenue during the reporting period.

## 1. Monthly Trends

Transaction volumes increased significantly throughout the reporting period, rising from approximately 23,000 monthly transactions in June 2024 to a peak of over 75,000 in December 2025.

At the same time, tipping behaviour changed considerably. The overall tipping rate declined steadily from its high point of approximately 10.9% in August 2024 to 5.5% by February 2026. In contrast, average tip values moved in the opposite direction, increasing from £4.87 at the start of the reporting period to £14.39 by February 2026.

### Monthly Trends: Payments, tips & average tip value



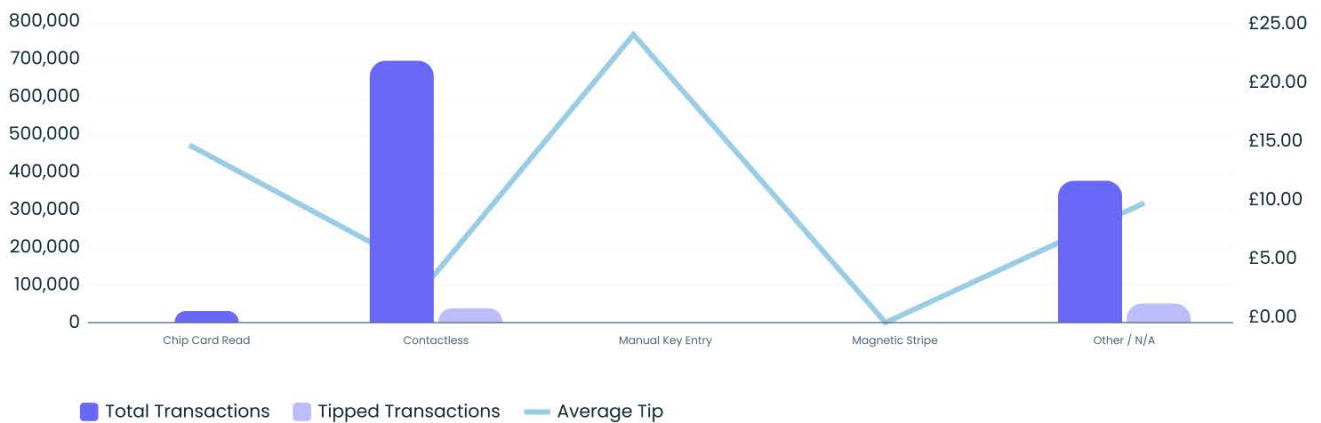
## 2. Payment Method Analysis

The data highlights a clear relationship between payment method and tipping behaviour.

Contactless payments account for 62.6% of all analysed transactions, making them by far the most common payment method in use today. However, they also generate the lowest tipping rate at just 4.6%.

By comparison, chip card transactions have a tipping rate of 14.9%, more than three times that of contactless payments. The findings suggest that transaction flow and payment experience may directly influence whether customers tip.

### Payment Method Analysis



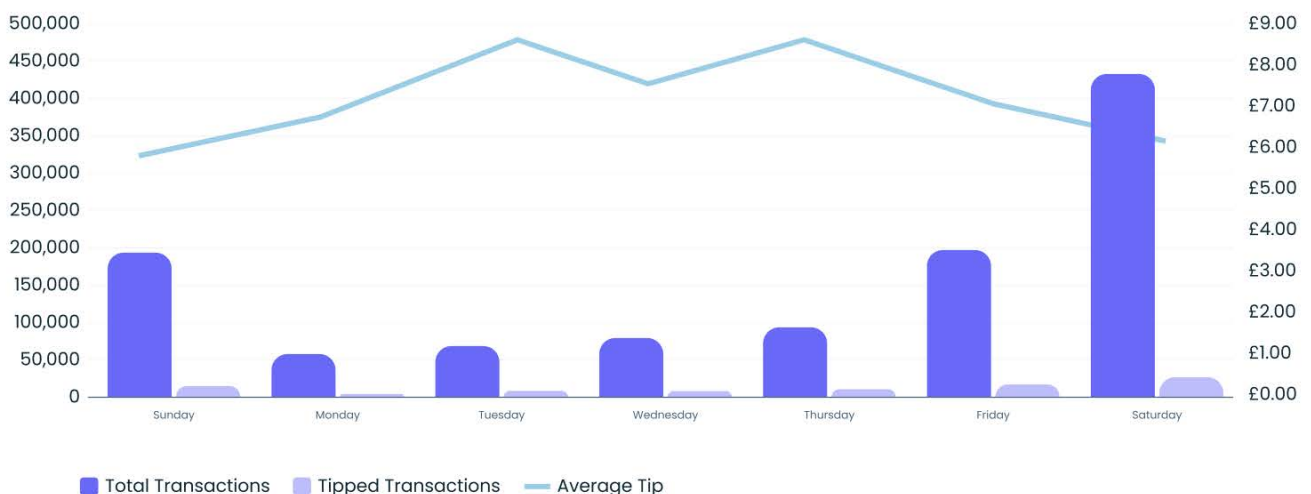
## 3. Day of week and time of day analysis

Tipping behaviour varies significantly across different trading periods. For instance, midweek periods consistently produce the highest tipping rates, with Wednesday reaching 11.1%, closely followed by Thursday at 10.9%. Thursday also records the highest average tip, at £8.52.

By contrast, Saturday generates the highest transaction volume but yields one of the lowest tipping rates, at just 6.1%. Friday and Sunday also record comparatively lower tipping rates despite strong transaction activity.

The data also shows clear time-of-day patterns. Tipping activity increases steadily throughout the day, peaking during the evening dining window between 19:00 and 21:00.

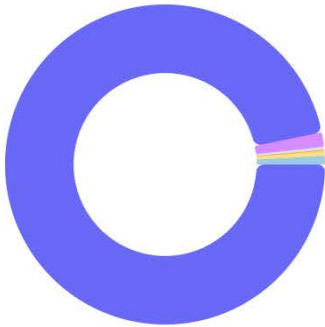
### Day of week and time of day analysis



## 4. Sector overview

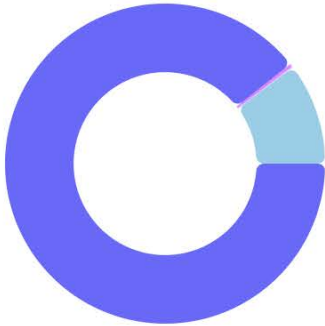
Food, restaurants and bars overwhelmingly dominate tipping activity across the dataset, accounting for 96.8% of all tipped transactions and 89.3% of total tip revenue.

Other sectors contribute comparatively small transaction volumes and significantly lower levels of tipping activity. Beauty records a tipping rate of 2.5%, while travel and accommodation generate a moderate tipping rate of 5.7%.



### Total Transactions by Sector

● Food/Restaurants/Bars (1,082,595)	● Beauty (16,116)
● Entertainment (9,229)	● Other (5,829)
● Travel & Accommodation (3,403)	● Automotive (1,288)
● Appliances & Equipment (249)	● Professional Services (17)
● General Retail (14)	



### Tip Revenue by sector

● Food/Restaurants/Bars (£542,506)	● Beauty (£2,076)
● Entertainment (£0)	● Other (£62,324)
● Travel & Accommodation (£670)	● Automotive (£55)
● Appliances & Equipment (£0)	● Professional Services (£20)
● General Retail (£5)	

## Conclusion

There can be little doubt that payment methods are reshaping tipping behaviour across the UK hospitality industry. The proportion of UK hospitality customers leaving a tip has fallen dramatically over the past two years, but the data also suggests that consumer attitudes toward tipping are evolving rather than disappearing altogether.

As contactless payments become increasingly dominant in hospitality environments, the payment journey itself is playing an increasingly influential role in shaping discretionary customer behaviour at the point of transaction. At the same time, customers who continue to tip generally leave higher gratuities, indicating a shift in how and when consumers choose to tip.

Taken together, the findings reinforce the growing importance of payment experience design in modern hospitality operations, particularly as businesses seek to make tipping more intuitive and accessible for customers.



### Research data:

Period: June 2024 – February 2026

Total Transactions Analysed: 1,118,740

Total Tip Revenue: £607,655

# Paynt – Payments As You Need Them

## An integrated payment technology platform offering 'Acquiring as a Service'

Paynt is an award-winning international payment technology company founded in 2014, with a strong presence in the Baltics and the UK & Ireland, and operating across the UK, EEA, USA, and Canada. It is considered one of the most innovative multi-channel acquirers, offering a full suite of payment solutions and products, including POS terminals, SoftPOS, E-commerce, Payment links, Compliant Tipping Solutions and more.

The company offers payment services to its partner and merchant clients, powered by access to an extensive worldwide network of card schemes and popular payment methods, enabling multi-channel payment capabilities with a global reach. Through a variety of APIs and SDKs and a digital auto-onboarding process, their payment solutions can be quickly and easily integrated with any existing products/services provided by their clients or partners. This provides flexibility for customisation and shortens the time to market.

Paynt's wide range of payment products lets businesses of all sizes accept payments, whether in person, over the phone, online, or via a mobile app. Its robust payment infrastructure platform enables merchants and partners to access an extensive range of payment capabilities that work seamlessly across multiple channels, locations, and devices.

## URocked – Powered by Paynt

### The cashless tipping and gratuity management platform

URocked is Paynt's award-winning, powerful digital tipping platform that makes the giving, receiving, and distribution of gratuities fair, seamless, and transparent.

For customers, URocked offers a secure way to show gratitude for good service and guarantees that 100% of their tips will reach the intended recipients. For staff registered on the platform, URocked is an easy, convenient way to accept cashless tips, distribute them fairly within the team with a free mobile application, and receive them directly into their bank accounts. For businesses using URocked, the service delivers a tip distribution service that keeps their staff happy and their business fully compliant with the Tipping Law.

URocked can integrate with existing EPOS systems or function as a standalone service, allowing customers to tip service staff easily via their preferred payment method.

The company's flagship product is its integrated payment-and-tipping terminal, which allows customers to pay their bill and leave a tip in a single transaction. The bill amount is sent to the merchant, and the tips are sent straight to employees. It also offers a standalone tipping device, which can easily attach to tills or bars to accept custom tip amounts

To learn more, or to sign up to Paynt's payment services or URocked Tipping, head to [www.paynt.com](http://www.paynt.com)

