

## TransBank POS machines and bill receipts: Socio-technical mediations in the normalization of tipping

### Máquinas POS de TransBank y boletas: Mediaciones sociotécnicas en la normalización de las propinas

Juan Felipe Espinosa-Cristia<sup>1</sup>, José Ignacio Alarcón<sup>2</sup>

1 Facultad de Economía y Negocios, Universidad Andrés Bello, Viña del Mar, Chile

2 Ministerio de Salud, Santiago, Chile

\* [juan.espinosa@unab.cl](mailto:juan.espinosa@unab.cl)

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#### ABSTRACT

Chile understands the tip as an economic reward that exceeds the amount established for the payment of a service and is typically communicated during 'table service.' In Chile, payments are facilitated by a system offered by the company TransBank. This system allows six million Chileans to use debit and credit cards to pay for goods and services. This study offers a reading of the technical mediation of tipping by 'POS' (Point of Sales) systems. The framework of the study is based on the reading of economic sociology and the concepts of the actor-network theory. The research was conducted using an ethnomethodological-systemic approach to interactions between customers and waiters, employing methods of participant observation and semi-structured interviews in restaurants and cafés located in Santiago, Chile. The results show that information technologies like TransBank's POS system and manual technologies like bills must be understood as devices that normalize not only the delivery but also the amount of the tip, based on organizational and interactional dimensions that contextualize the tipping phenomenon.

**Keywords:** interaction systems, marking of money, socio-technical mediation, tipping, TransBank

#### RESUMEN

En Chile la propina se entiende como una recompensa económica que excede la cantidad establecida para pagar un servicio y generalmente se comunica durante el "servicio de mesa". Los pagos son facilitados por un sistema ofrecido por la compañía TransBank. Este sistema permite que seis millones de chilenos usen tarjetas de débito y crédito para pagar bienes y servicios. Este estudio ofrece una lectura de la mediación técnica de los sistemas de "propinas" (punto de venta). El marco del estudio se basa en una lectura de la sociología económica y los conceptos de los enfoques Actor-Red. La investigación se realizó utilizando un enfoque etnometodológico-sistémico para las interacciones entre clientes y garzones/as, empleando métodos de observación participante y entrevistas semiestructuradas en restaurantes y cafés ubicados en Santiago de Chile. Los resultados muestran que las tecnologías de la información como el sistema POS de TransBank y las tecnologías manuales como las facturas deben entenderse como dispositivos que normalizan no sólo la entrega sino también la cantidad de la propina, según las dimensiones organizativas e interaccionales que contextualizan el fenómeno de las propinas.

**Palabras Clave:** marcado de dinero, mediación sociotécnica, propinas, sistemas de interacción, TransBank

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### **The introduction of TransBank technology for tip payment**

The Government of Chile (2014), understands the tip as an economic reward that exceeds the amount established for the payment of a service, transcending the labor code regulation. Tipping is regularly present in businesses or organizations where “table service” or similar services are offered, and where the service provider creates customer service positions - waiters/waitresses or servers- that accept tips. Further, Servicio de Impuestos Internos (SII, Internal Tax Service) - establishes the tip as a suggested economic reward paid by a third party. The tip has a suggested minimum of 10% of the total amount consumed. In addition, the tip must be communicated and accepted for it to be included (SII, 2015). For its part, the Instituto Nacional de Estadísticas (INE, National Institute of Statistics, 2015) indicates that the Hotel and Restaurant sector provides more than 315,000 jobs per year, contributing to the Gross Domestic Product -GDP- by 6.5%, with annual growth between 8% to 9% (INE, 2015).

SII resolution also allows for the entry and massification of the TransBank payment device. TransBank offers an intermediary system that facilitates payment by debit and credit cards and at the same time allows the customer to leave a tip. It is a multinational company that has a monopoly on these types of card operations in Chile (Government of Chile, 2013). The company is involved in a number of service offerings, including these types of payments, which involve either physically interacting with the system, e.g. card payment, or digitally interacting through the WebPay platform. In this way, TransBank allows more than six million Chileans to pay for goods and services. In other words, one out of every three Chileans participates in this system (Government of Chile, 2013). Card payment has become the “preferred payment of Chileans”, the Superintendencia de Bancos e Instituciones Financieras (SBIF, Superintendency of Banks and Financial Institutions, 2016) states that 76% of the adult population has some type of card and regularly makes payments by card.

Simmel (2004) and Zelizer (1997) explain tipping by looking at the difference in socioeconomic status that is established between customer and server. Salinas and Barrientos (2011) echo the aforementioned line of cultural research in their study of interactions, with the aim of analyzing gender configurations in the waitresses of Chilean mining cities. Adding up to cultural understandings, the authors seek to comprehend artifacts participation such as the ‘POS’ (Point of Sales) machines and the effects that these have on the organization and normalization of tipping. The study has taken refuge in ethnomethodology (Garfinkel, 1967,

2005) and a systemic approach developed by Yu Cheng (2012). That is why, observing the different mechanisms that organizations use to open and expand (Lynch, 2015), the authors try to understand more about the practical meanings of the organization, as an organization with its own formation that can be distinguished from society (Luhmann, 2013). In addition, and in line with Cochoy (2007), the authors question the ‘calculability’ and quantification allowed by the TransBank POS devices. The aim is to decenter the relationship between device-server-user, in order to understand sociality as a phenomenon centered on these artifacts.

### **Description of tipping and its normalization mechanisms**

Although there are no statistics that give exact or approximate numbers concerning the volume of tips in Chile, the magnitude and growth of the hospitality and restaurant sector indicates that tipping is a widespread economic practice in Chilean society. In the practice realm, and within the newest SII Resolution (2015), the organizations that are part of the hotel and restaurant sector are able to save paperwork, since the receipts given by the TransBank machines -two copies, one for the customer and another for the organization- are, since the publication of the Resolution, equivalent to the receipts and/or invoices required by the SII. This results in two things: on the one hand, the money obtained by means of electronic tips is systematized, and on the other hand, the machines become validators of the transactions carried out in the food and beverage businesses. The Resolution also transforms “bill receipts,” which have been relegated to cash payments, since they reveal not only the consumption expenditure, but also the amount the customer tips.

Moving towards a direct investigation of tips, a second line of research, started by Simmel (2004) and continued by Zelizer (1997), explains that tipping comes from the difference in socioeconomic status established between the customer/server, endowing it with interactional characteristics. This topic has also been seen in interpretative research. For example, Salinas and Barrientos (2011) analyze the gender configurations in waitresses in Chilean mining cities, characterizing the tip as one more link in the social differences by sex. This is because the waitresses consider uses of the body, clothing, and forms of coquetry as factors in obtaining a tip.

A second line of research, questions the mechanisms used to obtain the tip. On the one hand, Alarcón (2015), using an ethnomethodological approach, establishes that in a context of tipping volatility, workers deploy promotion strategies associated with the concept of carrying out and promoting “good work” in exchange for

tips left by the customer. Diez (2006) carried out ethnography in Bogotá that conceived of the action of leaving a tip based on the theory of reciprocity, describing service as gift given by baggers in supermarkets and the tip as the intended response of the customer. Azar (2010), using inferential statistics, describes the motivations that customers establish for leaving a tip. In addition, Lynn and Thomas (2003) refute, through quantitative research, the low probability of people of color leaving a lower than optimal tip amount. Finally, Saunders (2015), using experimental investigation, shows how the employer/employee relationship influences the pursuit of higher tips by inculcating the notion of “good service.”

However, despite their undoubtable contributions to understanding the tip phenomenon, the research and publications discussed above examine the processes of promotion and obtaining of the tip, implicitly associating the tip with an interactional payment related to economic incentive. In the same vein, they tend to consider money as a means that fulfills purely exchange, nominative and value functions. However, according to Córdova (2011), the study of tips must also consider other aspects, for example those aspects associated with the quasi-formality that has encased the tip phenomenon. This text reflects the opportunity that exists in alternative theoretical currents that radicalize the communicative aspects of money, problematizing the interactive approach and exchange approach in the study of the tip.

Among the theories that problematize the understanding of money exchange, one has, on the one hand, cultural studies of money (Zelizer, 1997), which argue that money takes on “surnames” in its continuous communication in the social. These phenomena can be understood based on the idea of “marking of money” (Zelizer, 1997). According to Zelizer, the “marking” or “earmarking” of money implies that individuals not only exchange goods and services with money, but they also establish, maintain and/or problematize certain social relations with money.

From a system point of view, Luhmann (2017) considers money to be a symbolic medium, able to connect the performances or experiences of ego and alter ego. In this way Luhmann (2017) considers money to be communication, to the extent that systems of interaction, organizations and partial systems are related to the recursion that closes the economic system, that is, through the code of pay/no-pay. Further, and radicalizing Luhmann’s principles, Robles (2002) points out that the individuals convened in the money interaction not only participate in the communications that symbolize the economy, but there are also other aspects that complicate relations between people when they use

money. To develop the point, Robles has used an ethnomethodological approach (Garfinkel, 1967, 2005; Yu Cheng, 2012). Using ethnomethodology, Robles demonstrates that the individuals participating in communication with money generate two processes that are possible to extricate: postures and accounts (Robles, 2002). The first must be considered highly socially used postures, that is, roles that converge in the figures of the server and/or customer for the case of this research. Postures, according to Mascareño (2009), are aggregate or emerging properties of money, while, for example, the figures of server and customer are explained by a way in which money is used, but do not depend directly on money.

Robles approach builds over a line of sociological thought where people accounts, can be elucidated by means of the “rational findings” deployed by Garfinkel (1967, 2005), since individuals not only occupy general postures, but by observing their interactions it is possible to understand certain “forms of communication” protocolized and associated with both verbal and non-verbal communication. These ways of communicating help people to understand the interaction, that is, to build their own meaning. Thus, the concept of account enables the introduction of aspects developed by Salinas and Barrientos (2011) -in the vein of Simmel (2004) and Zelizer (1997)- who verified the practical reasons used by servers and customers, associated with the asymmetry of interaction, and how servers carry out strategies to increase the probability of receiving tips from customers.

Taking into account the postures and accounts of the individuals who participate in the tipping phenomenon, advances how is that a normalization process of the tip emerges within the interaction of the server and user. To accomplish this, three theoretical-methodological innovations are used. First, consider communicative properties of money. Second, propose that the tip is a type of money that is not only mediated by the process by which it is obtained, but also has a quasi-formality. Third, to describe the two aforementioned processes, consider the context of the relationship in which the server and customer find themselves, as well as the artifacts that participate in this relationship, which for this case will be the TransBank machines and bill receipts. The following section aims to explain the third of these innovations, that is, the so-called technical mediation.

### **The socio-technical mediation of the POS system and TransBank**

The TransBank machines can be understood as a market device (Muniesa et al., 2007) that is established as a third party between the person who gives the tip -the customer- and the person who delivers the service and

receives the tip -the server-. Thus the device participates in the management of the tip operation. This way of thinking about the TransBank machine, explicitly includes artifact mediation in the tipping analysis, is based on the legacy of the so-called actor-network approaches (Callon, 2003, and Latour, 1987) and post actor-network approaches (Law, & Hassard, 1999, and Gad, & Bruun, 2009).

Together with the TransBank POS machine, the user participates in the action, and uses a debit or credit card, which must also be considered an economic device, since it 'translates things, behaviors, and processes as economic' (Muniesa, et al. 2007, p. 3). Moreover, as Deville (2013) discusses, cards, coins, cash and all 'monetary objects' participate in the action, giving the systems 'agency' in the economic process, translating the action into payment and in this case, into tipping. Furthermore, Deville (2016) tells us that the 'materiality' of payment systems should consider the dynamics of 'adaptation' and 'calculability.' This means, in the case of POS, that 'adaptation' of the POS system to the world of restaurants and related payments -customers, servers and owners of the organizations alike- and with respect to "calculability," that the POS machine system impacts the 'calculability' of customers who make a payment for the service/product and the respective tip.

POS devices enable calculation, or what Frank Cochoy calls 'qualculation' (Cochoy, 2007). The neologism defines what is meant by "calculation," whether in an arithmetical form or not, along with the manipulation of objects within the same spatio-temporal framework - which can be done in many and multiple ways (Callon, & Law, 2005, p. 719). With Callon and Law (2005, p. 730) we think, hypothetically, the tip as a 'qualculation.' That is a process where the intervention of intermediaries re-contextualizes and even achieves lasting effects in the entities that comprise the phenomenon that results in the tip exchange.

In particular, and aligned with Cochoy (2007) and Deville (2016), the analysis must be open to questioning the calculability and adaptation that POS and bill devices allow for, taking into account their material aspects, such as their design, their timing and manner of use and their manipulation, among others. Decentering, then, the relationship between object/device and subject in a device-centered approach implies understanding sociality in its entirety as an object-centered phenomenon.

Moreover, as Deville (2013, 2016) explains monetary objects are in general sociotechnical assemblages (Muniesa, et al., 2007) that are trying to adapt to the

needs and desires of users -customers and servers- and merchants and restaurant owners. Consequently, this study hypothesizes that TransBank POS machine, could be modelling the calculability of subjects and tips.

Finally, a central aspect of this type of payment system is the regulation of telecommunications and financial retail institutions. Maurer (2008) adds the regulatory infrastructure is as important as the technological infrastructure associated with the electronic payment system. Moreover, the payment space is 'answered' by the actors participating in it. This is how this 'territory' has spaces where ownership of the means of payment, for example the TransBank, is relevant to understanding how the service relationship is configured and re-configured. The aspects related to the regulatory and technological infrastructure of the payment systems in which the TransBank POS machine intervenes form part of the analysis.

## Method

### **Ethnomethodology, System Analysis and POS machine centered approaches**

The method that has enabled us to describe the interaction between servers/customers and the participation of the TransBank POS machine is ethnomethodology (Garfinkel, 1967; 2005) and the systemic turn that Robles (2002) and Yu Cheng (2012) have built upon this approach. This type of study has been used in organizations to account for the different mechanisms they employ to open and expand (Lynch, 2015). The assumption that ethnomethodology has is that it is in the organizations themselves, as social formations different from the systems of interactions and society (Luhmann, 2013), where those practical meanings that comprise their actions and configuration originate.

Garfinkel (1967) understood that interactions are where individuals deploy rational findings as a source of social normality. For the case in this text, postures and accounts deployed in the interaction system (Robles, 2002) with distinctive organizational configurations are seen in the operation of servers and customers in the specific organization of the restaurant.

To complement ethnomethodological and systemic approaches, an object-based analysis proposed by Marres and Lezaun (2011) leads this study to understand sociality centered on the TransBank POS object. Underneath Marres and Lezaun it is the work of Serres (2007) that is being use as a crucial epistemological resource for the empirical analysis of the tip phenomena.

Serres' philosophy allows the visualization of the person who delivers the service as a quasi-subject, who stands in relation to the tip devices, which would be defined as quasi-objects. However, the solution does not end there. An object-centered approach must empirically review on a case-by-case basis and remain open to the reformulation of both the subjects and devices that are part of the technologies managing this service and its related payments. The interrelation between subjects and objects has a strong connection with the work of Yu Cheng (2012), who has tried, uniting the theory of social systems with ethnomethodology, to better understand micro-macro relationships and individual-society interactions. The authors propose that, in directing the gaze towards objects, one does not stop looking at the individual and society, and the analyst can reach an understanding of the postures and accounts of those who participate in the tipping phenomenon.

### **Data production**

The research used two data collection techniques: semi-structured interviews and participant observation. The goal was to delve into the reality, systematize the distinctions of the actors based on observation and then problematize them through interviews. These techniques were applied in Santiago, Chile during 2016, due to the fact that the highest productive concentration of the hotel and restaurant industry is in this region of the country.

With respect to the selection of organizations, servers and customers, the research employed theoretical sampling (Glaser, & Strauss, 1967) to select two cafés and restaurants and interview eight customers and eight servers. This was done by taking advantage of the convergence of the Labor Directorate (2014) and the SII (2015) regulations that assume the existence of table service and a presence of tipping in such organizations. Finally, organizations, servers and customers were selected based on access criteria, willingness to participate and viability of time spent on research.

This study uses theoretical sample. Author's decision to select theoretical sample it is based on Urquiza and coauthors (2017) who claim that: 'theoretical sample techniques serves well to systemic research, because allow to operationalize theoretical selected constructs for observation and interviews' (Urquiza, et al., 2017, p. 28-29), in this study for the interactions related with tip phenomena. This theoretical selection leads to a robust development of new theory based on the scenario mixture where researchers study distinctions of any phenomena under study (Gibson, et al., 2005).

### **Ethical considerations**

Taking care of ethical aspects, researchers follow a strict protocol based on the Chilean University Bioethics Committee, where organization owners, waiters and clients signed consent forms before observations and any explanatory interview. Researchers follow ethical general accepted procedures to guarantee that all human subjects are choosing to participate of their own free will and that they have been fully informed regarding the procedures of the research project and any potential risks, confidentiality and anonymity.

### **Data Analysis**

This research looks to present its results analytically. Authors describe events, presenting pieces of information, whether it is explanatory interview transcriptions or fieldwork notebook.

Authors performed thematic analysis methods (King, & Horrocks, 2010). The central idea of thematic analysis is to identify patters of themes in qualitative data generated by the methods being at use in the field. Additionally, thematic analysis allows authors to gain systematic knowledge and empathy about interactions in dyads, that are the base of tip phenomena, always considering the situation singularity and organization specific local aspects.

## **Results**

### **Thematization and functionality of the tip and payment as mediation**

Data shows that each organization under study seeks to establish its own seal in offering products and services. On the one hand, each manager and/or owner seeks to provide unique products on their menu to differentiate their offering from the competition's. On the other hand, one can observe that organizations seek to differentiate themselves based on good service, managing their workers not only in the preparation of products but also in provision of table service. It should be noted that the managers and/or cafés and restaurant owners make selections according to individual abilities in order to guarantee good service for customers.

Through the notion of good service, money mobilizes organizations in the way that the tips are distributed. In consequence, distinctions between money as utility and money as tip arises. There are two mechanisms that lead to this distinction: on the one hand, there is the notion of service areas, defined as arbitrary divisions of the service

space, where each server has the monopoly, responsibility and exclusivity of the tips obtained at these tables. A second distribution mechanism is referred to as a “tronco” (literally: trunk), or an accumulated tip pool. This money is distributed among the organization’s workers, allocating symbolic percentages to the kitchen workers and dishwashers. The rest of the tips are divided among the servers according to the hours worked. Thus, distribution of tips is mobilized based on the *Area* and *Tronco* mechanisms.

As can be seen, behind this distribution there are economic motivational components, which are associated with the employer’s differences in the perception of good service (Saunders, 2015). While allocation by Areas is anchored in the server’s individual work and can be considered an individual motivation mechanism for good service, the Tronco mechanism is a collective way of handling customer service and therefore a motivation for the team as a whole. With this method, the organizations prioritize customer service in order to provide efficient service and get more tips for everyone, as presented in the following statement:

*‘it puts you much more at ease, because you’re not making your salary, and you’re also not going to create bad blood by having more money, and therefore be stealing money. So you end up working more as part of a team’ (Interview with Server No. 2, Restaurant No. 2)*

Interestingly, the server is justifying, in this discourse, the Tronco mechanism as a form that produces teamwork. The server positions this mechanism with recourse to a categorization operation (Edwards, 1995). In this categorization, the interviewee shows that on the one hand there are servers who are ‘at ease’ and on the other those who need to ‘steal money.’ Teamwork is built based on the ‘at ease’ waiters, therefore, good service is built with money that is based on both mechanisms that allow the peace of mind necessary to build teamwork.

Now, directing attention to the customers, researcher observes that money is functional when it is considered a mechanism of access to good service. For customers, it is a different experience to eat in organizations that are considered fast food restaurants than organizations that have menu and table service. Customer prefers the latter when it comes to having a culinary experience, while the former is cataloged as simply ‘convenience food.’ However, for customers, money is not the only motivator of communication; its translation as price is as well. This element is pointed out by Mascareño (2009) via the constriction property, in the sense that money should be considered a limited but attainable means in complexity reduction processes. Through price, customers distinguish and make judgments about the quality and

quantity of products. In addition, through price, customers categorize the organizations, generating loyalty towards those where they feel payment/consumption compatibility. Other options are considered for special events, and the most extreme price options are discarded due to a distrust in the service -low prices- and the exclusion of not being able to pay -high prices-. These judgments can be observed when an interviewee comments on a coffee payment, and the size or portion of the coffee itself:

*‘The amount, too, from my perspective, as someone who drinks a lot of coffee, it’s important for the price to be reflected in how much they serve you’ (Interview No.1, Café No.1)*

The last actor mentioned is the server. Servers understand that the tip is the main daily source of money in their work. However, there are differences, according to their trajectory in the trade and how this can be related to treatment of the saving and spending of tips. On the one hand, new servers in the field -students and workers, with little experience in the trade- put a distinctive mark on the money (Zelizer, 1997), with the tip differentiated from salary in terms of its possibilities of spending. Here, it is worth pointing out how Muniesa (2009), building on Zelizer (1997), demonstrates that money can be considered an ‘attachment device,’ that is, the intermediary ‘actant’ -as it is name in actor-network approaches- that allows different activities to be mediated and reconfigured, as in the case of servers marking tip money. These servers spend their tips on daily consumption products, while salary money is designated for the payment of bills, savings and spending on higher value products, generating two monies that fulfill specific functions in their monthly budgets.

It is not the same with the more experienced servers. Authors observe similarities in their understanding of salary and tip money. However, for this to happen, they have to receive an informal education from the most experienced servers, and this education leads to ordering mechanisms and money saving. Thus, and consciously, the marking of money (Zelizer, 1997) equates the tip with the money obtained by way of salary:

*‘in this field it’s tough to get organized and save money, because you get 30 thousand pesos, and boom, sometimes you get 35 thousand pesos, I take out 30 and save it, and you save all week and keep depositing’ (Interview with Server No. 2, Restaurant No. 1)*

It is interesting how, in this quotation, one can see the use of the externalization mechanism (Potter, 1996) when the server talks about the job in the first part of the speech, generalizing the problem seen by the

experienced servers who attest to, with a high degree of reflexivity, the variable money received in this field. Thus, the server is also categorizing his situation as part of those who have experience, those who are the central actors – servers- of the restaurant industry. It is thus observed that the process of marking money is a phenomenon that, although carried out in micro-level interaction, has macro borders. The server's externalization, giving an account of what is happening in the industry, shows that the tip becomes a stabilized mechanism.

For the context analyzed, tip money is an intermediary that motivates, whether for organizations, customers or servers. However, the research shows that this motivation is not only differentiated according to the actor's position, but also in the actor's meanings. It is different to think of money as a utility -to attract customers, to choose a restaurant, or as salary- have as a tip- access to and guarantee of good service. In this sense, the analysis is in full agreement with what Zelizer (1997) has shown about money -in this case tips- being imbued with certain social understandings that imply results that may or may not be related to its economic value. Next, the text will delve deeper into the elements that motivate the giving and normalization of tip money.

#### **How do objects participate? Cognitive normalization of tipping**

The fact that the tip money has different meanings according to the actor's position does not yet explain its normalization process and the process of leaving a tip. In effect, the data collected indicate the existence of a high regularity in both the realization and amounts of tipping.

A first instance of normality that mediates in the context and that enables regularity in tipping evokes the artifacts (Latour, 2005) that participate in the relationship and, also, how they are characterized by their members. Both the tip and the TransBank machines, as indicated in the previous sections, are based on the organizational premise of the restaurant and/or café, since it is the managers and/or owners who allow for the introduction of these devices. Interactions between servers and the customers, using TransBank POS machines are configured, allowing the distinction and introduction of money as a tip. This action is normally performed by the server, who enters the total cost, and from there calculates the suggested 10% tip.

TransBank machines for customers align with the everyday reality that money that is no longer in their possession, but in their bank accounts. In this sense, the TransBank POS machine becomes an object that mobilizes an external world to the customer/server

transaction when the payment and tipping occurs. This element of comfort creates a classification, by customers, cafés and restaurants, with a preference for those restaurants that have mediators of payment.

The case of the TransBank POS machines provides a deeper understanding of the material composition that shapes the economic-social life of the actors involved in the tipping phenomenon. In line with Deville (2013, 2016), POS mediation is understood enriching Zelizer insights, inasmuch as the materiality of the POS machine allows for certain tip money forms a priori, in which the actions of the servers and customers are intimately united. In other words, the materiality of the payment system allows for certain values and ways of acting that shape the actions related to the tip. Certainly, and as Deville points out, this is a specific case, and in many situations the material mediational aspects of sociotechnical assemblages -artifacts and systems- have less relevance for the socio-economic phenomena under study.

Nonetheless, for the servers interviewed, POS machine is an intermediary that allows for regularity in tip payment. POS machine as an intermediary entail what the ethnomethodologist Woolgar (1996, p. 725) calls 'constitutive reflexivity,' where the intermediary exist in a close interdependence between what they 'superficially' show and what is 'associated with the underlying reality.' In this case, POS machine is supporting the whole techno-normative infrastructure of the tip, as a result of its use in payment for goods and services. As a result, POS machine acquires a 'constitutive characteristic of the scenario that makes it possible to observe' the tip of the iceberg of the entire network that enables payments, and specifically, tipping (Garfinkel, 1967, p. 8).

As a device, the POS machine reconfigures the payment space, and with it, makes obtaining a tip equal to 10% of the total cost much more secure, and this is indeed observed more evenly. With this mediating effect in the system, contingency (Luhmann, 2013) in tipping decreases. Furthermore, with the expansion of payment types, two concatenated situations can be seen: a) the machines enable the question of the tip to be asked more frequently, since the functionality of the machine means servers must ask about the inclusion/exclusion of the tip; b) the machines allow greater calculability, in addition to digitalization of the tip value, granting greater asymmetric power, since the server is typically the one to enter the tip amount. In addition, this asymmetry in entering information leaves the customer in a more passive position, being limited to acceptance/rejection.

This can be seen in the following observation:

*'The first customer leaves the restaurant and the other asks the server for the bill, and says that he'll pay electronically. The server comes to the table with the machine, and as soon as he gives the server the card the customer says, "I'll pay and add the tip" (Observation of participant No. 5, café)*

This type of operation is observed with a high frequency in the fieldwork. It can be clearly seen that POS machine participates by bringing in the complete network, that is, the payment space at the time of the transaction. In doing so, it normalizes the operation, and allows for a certain calculability of the tip. However, it is not the TransBank machine that has resulted in, due to its materiality, this normalization and calculability. In fact, a similar phenomenon occurs when customers decide to pay for products with paper money. Just as the TransBank machines can be configured to separate payments by consumption and tip, bill receipts can also do so. According to the data collected, the type of payment the customer makes does not matter, since the organizations configure the payment mediators to separate consumption and tips. Below is a quotation that addresses the inclusion and separation of the tip without the help of cash registers:

*'In the restaurant, the bills are written by hand by the cashier, who writes what is consumed at the table, its monetary value, the number of the table. These bills are calculated by hand, and always include 10% tip. That is, on the bill there is always room for two totals, one without and the other with a tip' (Observation No. 22, restaurant)*

This technology of calculating by hand, as Deville (2013, 2016) has already said, shows that it is not always materiality that operates *ex ante* in configuring the valuation of a socio-economic transaction. In fact, 'the regularity of 10%' became a category of analysis in the study that gave rise to the present text, since the servers interviewed -in the vast majority- recognize that this element gives the tip a 'quasi-formality,' due to the combination of the freedom of thematization of current regulations and their regularity in electronic payment interactions. In this regard, both the technology of calculating by hand and POS technology enable the normalization of the tip.

Thus, the tip can be understood as an assemblage that is built on payment devices, both 'manual' technology as well as information systems. The important thing in the suggested conceptualization is that it is the 'quasi-formality' characteristic that allows the aforementioned socio-technical assemblage to stabilize. Where the

explanation is found is in the fundamental component, the payment device not being sufficient. This research hypothesizes that a definitive explanation seems to be found in the way in which the regulation has penetrated, whether in manual technology or in POS-based technology: in other words, the introduction of the SII regulations in 2015.

The phenomenon is palpable when customers and servers recount their personal stories, where although the tip has been present "forever," the 10% currently suggested by the SII regulations (2015) has not. According to personal accounts, tip amounts used to be a vague phenomenon, since there was not a premise, consensus or mechanism for transparency concerning the tip amount. This ended up favoring the client, who would leave the 'change' from the transaction or the 'extra coins' as a reward for the service. This can be seen in the following quotation:

*'Right, the coins leftover from the change, for example it would cost 5700 and they gave you 300, like to get rid of the change. So back then when you left 10% it was like, "Oh!" But using cards, I think that's helped a lot, to make people aware of the 10%, and also restaurants itemize it on the bill, when you ask for the bill they add on the 10%. That's new, only a few years old' (Customer interview No. 1, café No. 1).*

However, nowadays the accounts of tip regularity are such that the servers interviewed classified customers according to how much they tipped. A preliminary analysis of the interviews shows that the amounts of tips follow a normal behavior, with 10% as the densest center. While customers who leave 10% are characterized as regular customers, there are also isolated cases: customers called 'stingy,' who are not called this for not tipping, but rather for only leaving the 'change,' i.e. not following the normalized regularity. Finally, and on the other end of the spectrum, the customers identified as 'generous' are those who not only give the 10% associated with the normalization and organizational distribution, but they give it to the server who attended to them. This tip is given directly and as an additional reward on top of the 10%.

## Discussion and conclusions

According to previous literature on the subject, the tip is seen as a fragile payment at a conceptual and empirical level. Addressing tipping from the beginning of the contingency and subsequent mediation of the artifacts involved permitted a deeper look into the nature of this phenomenon to then enable a response regarding the

diagrams of their motivation and normalization.

This is framed in the assertions of Simmel (2004) and Zelizer (1997), who discuss the relational character of the tip, based on the asymmetry between ego and alter ego as a determining factor in tipping. This was a risky bet, because Zelizer did not yet have a clear view in her 'The social meaning of money' about the exact typology of the tip compared to other types of payment (Zelizer, 1997, p. 125), and in addition she focused her analysis on the 'marking of money,' leaving the daily nature of its delivery in the background.

Moving then to an empirical study of tipping, and based on the information analyzed, it was decided to give an account of the organizational foundations of the aforementioned phenomenon. Both the legislation and research that have problematized the tip look at it in the restaurant industry, or similar counterparts that provide table service. In the organizations observed, the amount and payment of the tip is constituted as a normalized element. This is due to tax legislation and how it is used in these organizations, whether from a notion of 'good service,' or from the integration of the tip via TransBank POS machines.

The central contribution of this text is to show the importance of the postures and the accounts of those who participate in the system of interaction of tipping. Accounts and postures of the owners of the organizations, servers and customers are transformed with the participation of the artifacts that are the focus of this analysis. It can be observed that both TransBank POS machines and manual bills participate as material mediators of the sociotechnical assemblages -artifacts and systems-, in their organizational integration, their operation in the interaction system and subsequent normalization of tip payment.

In this sense, Simmel and Zelizer, rather than define tipping, conceptualize tipping based on a particular relationship, asking the question: what distinguishes the tip? They then describe mechanisms of how tipping occurs. This text opted to articulate systemic-ethnomethodological theories, with the addition that an actor-network approaches can provide. In this way, it is not only problematizing the notions of the nomination, exchange and value of money raised by economic approaches to the study of the tip, but it also tries to overcome methodological individualism of those approaches that focus purely on people and behaviors. Examining accounts of motivations for tipping and the postures that arise from the everyday descriptions of tipping helps with the understanding of the Zelizerian 'marking of money,' which happens when money is

considered part of a communication phenomenon that is not only carried out by individuals, however POS and bills intervene in the conformation of the assemblage of monetary objects (Deville, 2016).

The result herein has been reached based on the ethnomethodological approach stressing its material mediation aspects by actor-network sensibilities. Garfinkel's work posits the central question of how does social order is constituted? Translating this question to the tipping phenomenon, authors conceptualize the tip as money that connects clearly differentiated but confluent motivations when talking about table service. With this, authors go beyond an understanding of the tip as a fleeting and asymmetrical payment. In this sense, the cognitive normativization studied by Córdova (2011) has been appropriate in analyzing which components make this payment recurrent.

Thus, tip money is transformed into an object with a certain 'quasi-formality,' which allows to develop stabilized socio-technical assemblage of payments. In this transformation, payment devices such as POS machines and bills are necessary conditions for the stabilization of the assemblage. In other words, materiality of payment systems permits certain values and ways of acting - accounts and postures- that shape the actions of those actors related to the tip. Further, materiality is being shaped by SII regulations introduced in 2015, which have been operationalized with the use of payment devices like those analyzed in this text.

Normalization process explained in this text contributes to the approach of certain market and law anthropologists who had shown that there are various aspects that go unnoticed in the rule of law, in places where socio-economic activities take place (Riles, 2011, p. 14). Here, the so-called performativist scholars of economic sociology have a field where new and varied studies can be undertaken. As shown by the servers' narratives, tip phenomenon was vague before this law was enacted. SII 2015 regulations have acted as an 'obligatory passage point' (Callon, 2003) for the emergence of the 'tip assemblage'.

The quasi-formality of the tip money brings with it a direct reformulation of the payment space (Maurer, 2008), where technologies participate, together with the power of the legal resolutions, in reformulating the actors that participate in the transactions. This is how, in line with Serres (2007), one can begin to observe the importance of these mediating objects, the law in particular, that enable the reformulation of the subjects who participate in the process of socialization of the tip money. The server, after SII regulations and the operationalization of

these regulations in organizations via payment devices, undergoes a reconfiguration similar to that of the payment space. In this sense, objects -law, technologies, etc.- make society achieve a certain equilibrium, based on the stabilization of assemblages that Deville (2016) has called monetary objects.

Finally, both the theoretical and the methodological framework pose opportunities for future studies in the field of socio-economics. Aligned with studies of domestic finances (Ossandón, et al., 2017) this text offers the results of a domestic study about the tip phenomena. Furthermore, according to Maurer (2018), it is necessary to study the interactions that emerge from today's complex network, which is woven from the new technologies that mediate society's payments and banking processes.

All in all, this text accepts that there are other avenues and approaches for the old 'tip' question. One of them is to deal with the semantic route of the tip, in the sense of how this money has been historically understood, whether in Chile, Latin America and other economies. This particular line tries to rescue some old debates, innovations and ruptures about the tip phenomena. Betting on a post ANT and interactional approach, necessarily left the problem of conceptualize this semantic route limited to what is currently understood in the national legislation. Faced with this fact, systems theory possesses analytical qualities in demonstrating how the evolution of concepts can help in the understanding of their normality, whether in partial systems, organizations and interaction systems. Perhaps such approach can provide new routes to understand and enhance the present investigation.

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